



Department of Financial Institutions

# 2002 ANNUAL REPORT





## **Our Mission**

The DFI is responsible for regulating the safety and soundness of state-chartered financial institutions, to maintain public confidence and facilitate a strong services system.

## **Our Vision**

Develop business systems that meet the changing needs of our institutions, our employees and the public.





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## Commissioner's Comments

It is my pleasure to present the 2002 DFI Annual Report -- our first electronic only report. The Annual Report is available on the DFI web site at <http://www.dfi.ca.gov/annual/2002/2002AR.asp>.

The DFI remains committed to our mission of safety and soundness.

The year began with economic uncertainty in many parts of the world. The scale and magnitude of the events of September 11 affected the economy, the financial services industry, and also had a profound personal impact on each of us. Despite the economic uncertainties, state-chartered banks and credit unions continue to grow and prosper in California. Four new state-chartered banks opened during 2002, each with its own unique characteristics from serving a small or ethnic community to offering special services for small or growing businesses. Bank assets increased to \$145 billion. State chartered credit unions saw continued growth in 2002 with nine conversions to state charter. Each credit union provides individual services designed to meet the growing needs of their members and help them plan for the future. Credit union assets increased to \$53 billion. The Department also licensed 13 new transmitters of money abroad to service financial transactions between California and the rest of the world.

DFI now supervises over 650 financial institutions, including 185 banks and 223 credit unions. Total assets of state chartered financial institutions were \$211 billion at year end 2002 and have increased to \$225 billion at year end 2002.

The Department expanded on our 2001 theme, "Looking to the Future" with the 2002 theme, "One Department, One Future." We continue to emphasize training and the professional development of our examiners and staff as we prepare for the future of the financial services industry.

DFI continues to strengthen the delivery of educational information to consumers. In 2002, we published *Transmitting Money Abroad* available in English and Spanish. With the support of Governor Gray Davis, we continue to emphasize the importance of financial literacy. The Governor proclaimed the first "California Financial Literacy Month" in April, 2002. We partnered with other agencies and organizations to bring educational information to seniors, youth, and minority groups. Many state-chartered financial institutions participated in outreach activities.

The 2002 annual report is a portrait of an entire year and demonstrates the State's efforts and the efforts of California's financial institutions to strengthen the financial services industry and improve the products and services provided to communities throughout California. The report includes financial and statistical data as well as highlights of the Department's activities and accomplishments.

DONALD R. MEYER  
Commissioner of Financial Institutions

# Highlights of 2002

December 17

Department of Financial Institutions introduced a redesigned Web site to better serve our customers.

December 12

Elizabeth (“Beth”) Dooley, Deputy Commissioner of Credit Unions speaks to participants of the California Credit Union League’s Attorney Summit in Santa Barbara.

December 5

Commissioner Donald R. Meyer speaks to Bankers’ Compliance Group 17th Annual Bank Management and Directors Seminar, Santa Clara.

November 5

Commissioner Donald R. Meyer was a volunteer Banker-teacher at Fruitvale Elementary School in Oakland as part of the “Banking on Our Future Across America,” Operation HOPE, Inc.

October 19

Commissioner Donald R. Meyer speaks to the International Financial Institutions Association in California in City of Industry.

October 16

DFI’s Consumer Outreach staff attend “Fraud Fest” in Sacramento, an all-day educational event designed to help seniors to avoid getting scammed by teaching them how to protect themselves against fraud that was sponsored by the California Department of Corporations.

October 7

DFI hosts the Money Transmitter Regulators Association Conference in La Jolla, “Transfer of Money Across National Borders - A Call for New Regulatory Initiatives.”

August 31

Department of Financial Institutions releases consumer brochures to assist consumers who send money abroad, available in English and Spanish.

August 9

Beth Dooley, Deputy Commissioner of Credit Unions speaks to the Credit Union Internal Auditors Association.

June 11

Beth Dooley, Deputy Commissioner of Credit Unions address the Pacific Sun Educational Conference in Wailea, Hawaii.

June

DFI endorses FDIC goals to make financial literacy a national priority.

May 13

Department of Financial Institutions Participates in Financial Literacy “Train-the-Trainer” Workshops.

April 18

Department of Financial Institutions participates in financial literacy panel at Latina conference in Sacramento.

April 11

Governor Davis declares April as “Financial Literacy Month” in California.

April 2

Beth Dooley, Deputy Commission for Credit Unions addresses participants of the California Credit Union League Government Relations Rally in Sacramento.

March 15

Beth Dooley speaks to California Credit Union League at the Big Valley Conference in Monterey.

January 22

DFI Sacramento Regional Office moved to 1810 13th Street, Sacramento, CA 95814.

January 15

Department of Financial Institutions announces eight new state chartered banks opened during 2001.

January 12

Commissioner Donald R. Meyer addresses the California Bankers Association’ Bank Presidents Seminar.

January 3

Department of Financial Institutions makes informational chart about minimum payments on credit cards available on its Web site.

January 2

DFI announces that state-licensed money transmitters sent \$4 billion to foreign countries in 2001.

January

DFI joins the OCC and OTS is supporting the California Community Partnership for the Prevention of Financial Abuse’s (CCPPFA) initiative and leadership in helping to prevent financial abuse of the elderly with a videotape-based training program to help educate financial institution personnel about detecting and reporting financial abuse of the elderly.



## DEPARTMENT ACTIVITIES

The Department oversees the safe and sound operation of California's state chartered financial institutions to maintain public confidence and facilitate a strong financial services system while serving the convenience and needs of the public. This is accomplished by promoting the observance of sound financial services practices, licensing new financial institutions, performing financial institution examinations as well as promoting financial literacy.

### Administrative Changes

On March 1, 2002, Julio Prada was promoted to Financial Institutions Supervisor of the Special Licensees Division. Paul Crayton was promoted as Financial Institutions Supervisor for the San Diego Office in April 2002.

### Accreditation

The Department remains accredited by the Conference of State Bank Supervisors (CSBS). DFI was first accredited in 1990. The Department submitted our 2002 annual self-assessment.

DFI was also re-accredited by the National Association of State Credit Union Supervisors (NASCUS) in 2002. The Department was first accredited by NASCUS in 1999.

### Community Activities

In November, Commissioner Donald R. Meyer was a volunteer banker-teacher for a 4th grade classroom at Fruitvale Elementary School in Oakland as part of the "Banking on Our Future Across America," Operation HOPE, Inc. "Banking on Our Future Across America" brings volunteer bankers and financial service providers into elementary, middle and high school classrooms to teach youths the basics of a checking account, a savings account and the importance of credit and investment in their young lives. The national honorary chairman and first celebrity volunteer banker-teacher/CEO is Donald Powell, Chairman of the FDIC. The regional honorary chairman is Robert Parry, President of the Federal Reserve Bank of San Francisco.

In October, DFI's staff attended "Fraud Fest" in Sacramento, an all-day educational event designed to help seniors to avoid getting scammed by teaching them how to protect themselves against fraud and sponsored by the California Department of Corporations.

In May, we partnered with the Federal Reserve Bank of San Francisco to sponsor "train-the-trainer" workshops, Building Native American Communities: Financial Skills for Families. Recognizing the wisdom and success of traditional resource management, the curriculum draws from historic examples of saving, budgeting, and adapting new tools to benefit Native American communities.

In April, the DFI participated in a financial literacy panel discussion at the Hispanas Organized for Political Equality (HOPE), Latina Action Day Conference.

### Publications

As part of our continued efforts to strengthen the delivery of educational information to consumers, the Department provided information to assist consumers who send money abroad. The new consumer materials are



available in English and Spanish and available on the DFI Web site. In addition, we announced the availability of the information to licensees in our monthly bulletin. Banks and credit unions requested copies of the brochures along with requests from libraries, legislative members and community organizations.

## Training

Training is a high priority for the Department of Financial Institutions. In 2002, the Department significantly increased the training budget to provide our staff with both the core and non-core training they need to provide the best service possible.

Training sponsors and providers included the Conference of State Bank Supervisors (CSBS), the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Bank (FRB), the National Credit Union Association (NCUA), the California CPA Education Foundation, the California Credit Union League (CCUL), the National Association of State Credit Union Supervisors (NASCUS), the California State Training Center (STC), and Health and Human Services Data Center (HHSDC.)

In 2002 CSBS offered many courses in the State of California which by taking gave many of our examiners the opportunity to become certified examiners through CSBS.

The Department held its second annual all-staff training conference themed *One Future, One Department*. In an effort to save training dollars, the conference was held both in Southern California and Northern California. Our examination staff was credited with 16 hours of continuing education towards certification for the conference. CSBS, NASCUS, FDIC, the FRB and the Department of Parks and Recreation were all part of the agenda for the one day event.

In 2002 DFI sent two groups to the California State Teachers Retirement System for the academic portion of the Departmental Leadership Development Program. The first class will graduate from the Leadership Development Program in June of 2003.

## Assessments

The Department of Financial Institutions is a self-sustaining regulatory agency and, as such, is not supported by general taxes. The programs of the Department are supported principally by assessments on our licensees.

The Department's assessments have been consistently well below the maximum permissible under the statutes. For the current fiscal year the assessment level remained low.

### Banks, Foreign Banks and Trust Companies

In 2002, the base rate increased slightly from \$0.98 to \$1.038585. This rate reflected the need to maintain a prudent level of reserves in the Banking Fund.

### Credit Unions

The 2001-02 assessment rate for credit unions is unchanged from last year's rate of \$0.747282343.



## Industrial Banks

The assessment rate for industrial banks this year is \$0.80231 compared to \$0.7641 for the fiscal year ended June 30, 2001.

## Insurance Premium Finance Companies

Insurance premium finance companies were assessed .0074305497 percent of total assets, compared with .007492 percent of total assets in the 2001-02 fiscal year.

## Surveys

During the year, the Department continued its practice of conducting surveys and providing the results to its licensees. These surveys are aimed at supplying licensees with timely and useful information and to aid the Department in improving the quality and efficiency of regulatory oversight.

To further its ongoing efforts to keep abreast of industry changes the Department sent out the Quality Assurance Survey "QAS" and the Executive Officer and Director Compensation Survey.

### 2002 "QAS" Results

Bank and credit union responses to the QAS are important to the Department. They provide feedback about the examination process that enables the Department to make improvements in those areas licensees indicate as problem areas, or conversely, those areas of the examination process in which the examination staff has excelled.

The QAS is provided to each licensee examined during the calendar year and contains three categories of statements and asks the institution to respond to the degree that they agree or disagree with the statements. The categories are: evaluation of examination; effectiveness of assessment criteria; and overall effectiveness of supervision.

### Banks

For 2002 the highest positive rating statements ("strongly agree" and "agree") were:

100% - "DFI personnel conducted themselves in a courteous and professional manner;"

98% - "The report of examination was consistent with the findings discussed at the exit review;" and

98% - "Overall, I was satisfied with the examination process."

The most significant improvement in positive response for 2002 was the increase from an 86 percent to 98 percent to the comment "Overall, I was satisfied with the examination process."

Decreases in positive responses were concentrated in the evaluation of the effectiveness of the DFI examiners in performing in key areas of the examination process. Of the seven key areas, five of the areas experienced a drop in the positive rating of between twelve percent (earnings) and three percent (asset quality).

### Credit Unions

For 2002 the highest positive ratings statements for credit unions were:

- 95% - "The DFI personnel conducted themselves in a courteous and professional matter;"
- 93% - "The EIC was effective in communicating examination findings at the meeting with the credit union officials;" and
- 91% - The "Examination Overview" page of the report of examination effectively described, in a clear and concise manner, the overall condition of the credit union."

The most significant improvement in positive response was the increase from 84% to 88% to the comment "The credit union was provided enough lead time to meet the examination entry letter request for schedules and other items."

Decreases in positive responses were in response to the statements concerning the length of time used to conduct the examination was appropriate, and the report of examination was received in a timely manner.



## LEGISLATION

### DFI-Sponsored Bills

- AB 2157 Papan (Chapter 734). Credit unions. This bill cleans up the Credit Union law and creates Credit Union enforcement powers parity with similar authority the Commissioner has for banks. Also, this bill lays the groundwork for future changes to the Credit Union law. (Urgency statute; effective 9/21/02.)

### Bills Potentially Affecting DFI and/or DFI Licensees

Effective January 1, 2003 unless otherwise indicated.

- AB 551 Papan (Chapter 1162). Industrial Banks. This bill prohibits a person from acquiring control of an industrial bank unless the person is engaged only in the activities that are permitted for a financial holding company as provided in federal law or the person is a credit union service organization as provided in state law.
- AB 1893 Papan (Chapter 158). Commercial Banks. This bill adds another exception for obligations secured by a segregated deposit account in a lending bank provided the security interest in the deposit has been perfected and meets specified conditions. This exception already exists for federally chartered banks.
- ACR 125 Papan (Chapter 167). Financial Privacy. This measure authorizes the California Law Revision Commission to study and report on recommended legislation for financial privacy.
- AB 227 Dutra (Chapter 22). Unclaimed Property. This bill extends the deadline for paying or delivering unclaimed property to the Controller to December 31, 2002, subject to specified conditions. (Urgency statute; effective 4/18/02 with specified implementation dates.)
- AB 690 Wiggins (Chapter 939). State Assistance Fund for Enterprise, Business, and Industrial Development Corporation. This bill provides that the State Assistance Fund for Enterprise, Business, and Industrial Development Corporation (SAFE-BIDCO) will meet the definition of a financial development corporation under the California Organized Investment Network (COIN) so that SAFE-BIDCO may offer the tax credit provided under COIN to its depositors. (Urgency statute; effective 9/28/02.)
- AB 1772 Harman (Chapter 813). Escheat: financial accounts. This bill requires specified information to be included in the notification from a financial institution to its customer regarding escheatment of their funds to the state to be changed by using bold and increased font size. In addition, this bill adds additional information to the notice and requires that the date of last activity on the account, the type of deposit, and a sentence explaining the law and reason for the escheatment of the property, be included in the notice.
- AB 2331 Wayne (Chapter 815). Waivers: obligations: consumers. This bill adds anti-waiver provisions to specified consumer protection statutes, thereby clearly establishing which consumer laws cannot be waived by any person to whom these statutes apply.
- AB 2126 Pacheco (Chapter 433). Trust companies: investments. This bill changes the time frame in which a trust company or department must provide a securities prospectus to its trust beneficiaries and other related persons for whom a trust company or department provides service, unless specifically waived in writing.

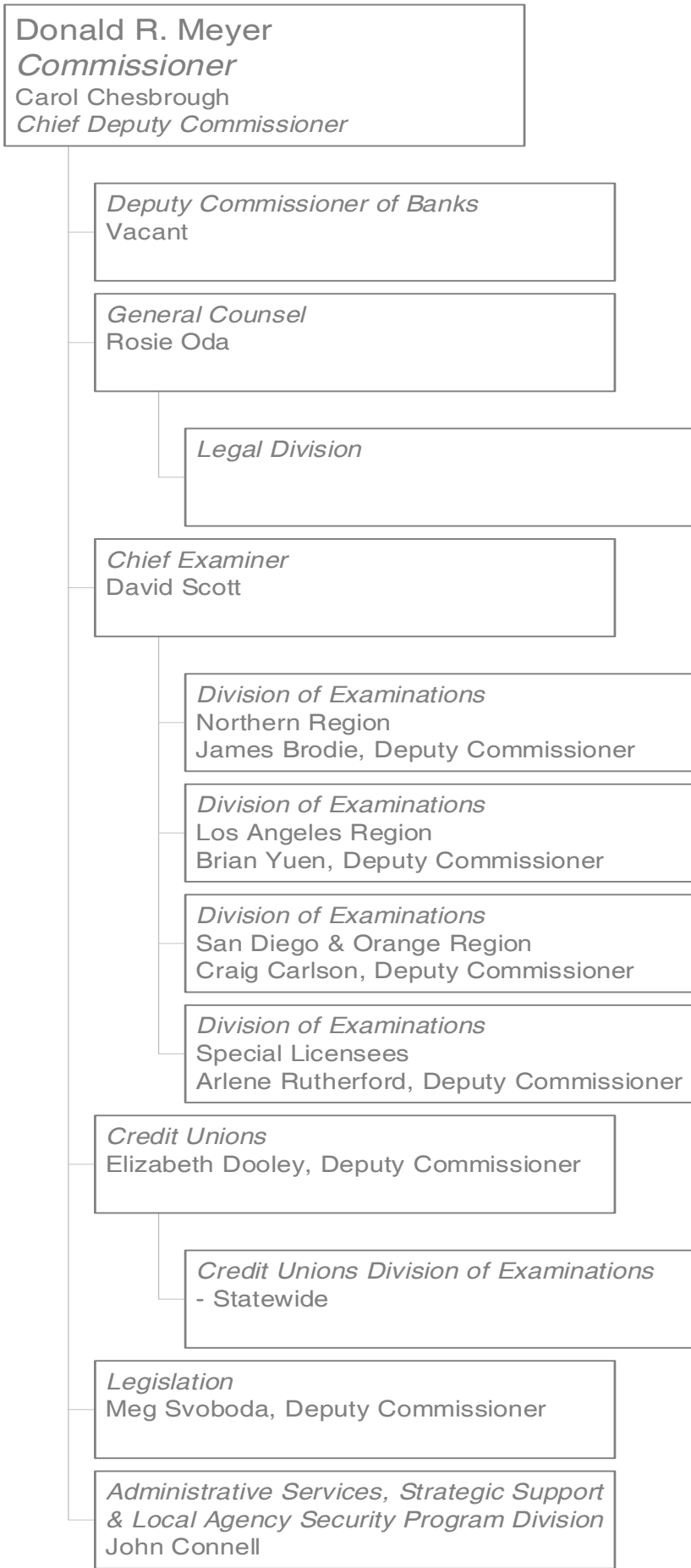
- AB 2984 Insurance Committee (Chapter 203). Insurance: depository institutions: production agencies: surplus line brokers: reinsurance intermediaries. This bill sets forth provisions in order to comply with standards established under the Federal Financial Services Modernization Act of 1999 (the Gramm-Leach-Bliley Act) that called for increased regulation, by State Insurance regulators, of the retail sales practices, solicitations, advertising, and offers of any insurance product or annuity to a consumer by a depository institution.
- SB 898 Perata (Chapter 777). Check Cashers. This bill transfers the regulation of deferred deposit transactions (also known as payday advances) from the Civil Code (as administered by the State Department of Justice) to the Financial Code (as administered by the State Department of Corporations), and makes other substantive changes to the licensing and regulation of persons engaging in the business of making deferred deposit transactions.
- SB 1254 Alpert (Chapter 254). Identity Theft. This bill expands the definition of “personal identifying information” under the law, and would also make a person who acquires, transfers, or retains possession of such information for purposes to defraud guilty of a crime. This bill also clarifies language pertaining to the reparation of identity theft victims’ personal records.
- SB 1271 Ackerman (Chapter 67). Non-probate transfers: Uniform TOD Security Registration Act. This bill adds “cash equivalents” to the definition of a “security account” as provided under the California probate code. This bill also defines an investment management or custody account with a trust company or trust department of a bank with trust powers to mean the same thing as a “security account”.
- SB 1504 Ackerman (Chapter 809). Instruments. This bill addresses three separate areas of law. First, this bill addresses notification of certain entities when a mortgage is placed in default. Second, this bill addresses notification requirements relating to a reconveyance on a mortgage. Finally, this bill amends the definition of cash equivalents under the Uniform TOD Security Registration Act relating to the ownership of a security upon death of its owner.
- SB 1617 Karnette (Chapter 862). Credit cards. This bill requires that a credit card issuer, when providing a replacement or substitute credit card, to make available an activation process whereby a credit card holder is required to contact the card issuer to activate the credit card prior to using the card.
- SB 1730 Bowen (Chapter 786). Personal information. This bill amends the Consumer Credit Reporting Agencies Act to exempt from existing requirements the use of a consumer credit report by any person or entity administering a credit file monitoring subscription service to which the consumer has subscribed or by any person or entity for the purpose of providing a consumer with a copy of his or her credit report upon the consumer’s request.



# 2002 Organization Chart

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Department of Financial Institutions

OFFICE OF THE COMMISSIONER  
OF FINANCIAL INSTITUTIONS



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## GENERAL COMMENTS

The national economy began to rebound in 2002. Overall GDP growth during the year was 3 percent, just below the rate many estimate our economy can sustain in the long run. But the growth rate was inconsistent, varying from quarter to quarter and finishing the year on a down note. Mirroring this national trend, California's unemployment rate remained in the 6.4 to 6.5 range from March until December, when it edged up to 6.6 percent.

During the year, strong real estate demand offset weaknesses in other industries in the state, particularly in high tech manufacturing. Sales of existing single-family homes surged by almost 21 percent in December 2002 from a year previous. Home sales in the last three months of 2002 were up by nearly 16 percent over the same period in 2002. Home building was robust, exceeding the 2002 rate by almost 11 percent for the first 10 months of the year, though it slowed noticeably at year-end. This caused the median price of existing single-family homes to reach \$338,110—a record high for the state.

The fiscal stimulus packages that Congress passed in 2002 and 2002 and the monetary policy stimulus from historically low interest rates have helped fuel the economic recovery. In November 2002, the Federal Reserve cut interest rates by half a percentage point, bringing the federal funds rate to its lowest level in 40 years. Gains in productivity have also plays a part. During the recent recession and modest recovery, the productivity gains that began in the mid-1990's have continued unabated. On the downside, the economy faces significant risks ahead, both domestic and foreign. The recovery will be imperiled if consumer spending falters before business investment resumes. Trouble spots—Iraq, North Korea and Venezuela and the continuing threat of terrorism will create a sense of uneasiness and instability that could also undermine the economy in 2003.

## Commercial Banks

The 185 state-chartered banks at yearend 2002 reported total assets of \$148.7 billion, an increase of \$14.2 billion or 10.6 percent, from the \$134.5 billion at yearend 2001. Loans at \$91.5 billion were up \$4.3 billion, or 4.9 percent from \$87.2 billion in 2001, while deposits were \$119.9 billion, up \$10.2 billion from \$109.7 billion in 2001, an increase of 9.3 percent. Equity capital showed a strong 16.1 percent increase from \$14.3 billion to \$16.6 billion over the same period.

Reflecting the mild recovery, net income increased somewhat from \$1.436 billion at yearend 2001 to \$1.554 billion at yearend 2002, up \$118 million, or 8.2 percent. This modest increase was outpaced by the increase in total assets, so the return on assets declined a fraction of a percent from 1.07 percent to 1.05 percent over the year. Historically low interest rates drove down the net interest margin at yearend 2002 to 3.75 percent compared to 3.78 one year ago.

Noncurrent loans were down from \$842.9 million in 2001 to \$817.0 million at yearend 2002, a decrease of \$25.9 million or 3.1 percent. Other real estate owned was flat, edging down a fraction from \$50.9 million, to \$50.8 million over the same period. Reserve coverage of non-current loans increased from 184.48 percent to 201.68 percent.

There was a net decrease of eleven banks over the year, from 196 at yearend 2001 to 185 at yearend 2002. Five banks opened during the year, and one national bank converted to state charter, but this gain was offset by 17 state banks that merged out of existence.





## Industrial Banks

The number of industrial banks decreased from 21 to 19 during the year while total assets increased 9.5 percent from \$11.5 billion to \$12.6 billion over the same period. Loans grew 9.0 percent, from \$10.0 billion in 2001 to \$10.9 billion in 2002, while deposits remained essentially flat, decreasing a fraction of a percent from \$9.4 billion to \$9.3 billion. Total capital was up strongly from \$976.5 million to \$1.198 billion, a gain of \$221.6 million or 22.7 percent.

Net income was up sharply, from \$53.7 million in 2001 to \$197.0 million in 2002, a gain of \$266.9 million, or 143.3 percent. The return on assets ratio increased correspondingly, from 0.47 to 1.57 percent.

Noncurrent loans expressed as a percent of total loans decreased from \$233.5 million at yearend 2001 to \$191.2 million at yearend 2002, a decline of \$42.3 million or 18.1 percent., while reserve coverage of noncurrent loans increased from 110.51 percent to 159.80 percent over the same period.

## Credit Unions

State-chartered credit unions grew in number from 218 to 223 over the year, again posting double-digit growth in loans, assets, shares and capital. Loans were up \$3.4 billion from \$28.8 billion in 2001 to \$32.2 billion in 2002, a gain of 11.6 percent. Assets were up 15.5 percent from \$43.7 billion to \$50.5 billion, a gain of \$6.8 billion. Shares went from \$38.5 billion to \$44.3 billion over the year, a gain of \$5.8 billion, or 15.1 percent. Capital was up from \$4.4 billion to \$5.1 billion a gain of 16.1 percent or \$708.2 million over the same period.

Credit unions reported net income of \$592.8 million, \$118.6 million over the \$474.1 million reported in 2001—a gain of 25.0 percent, while the return on assets ratio increased from 1.05 percent to 1.25 percent. Delinquent loans went from \$177.8 million in 2001 to \$199.2 million in 2002, an increase of \$21.4 million or 12.0 percent. But expressed as a percentage of total loans, delinquent loans were unchanged from the previous year at 0.62 percent as of yearend 2002.

## Premium Finance Companies

Total assets of 67 premium finance companies were \$322.1 million at yearend 2002, an increase of \$23.8 million, or 7.9 percent from the \$293.3 million reported one year ago. Net income was \$16.6 million, up \$6.9 million, or 71.1 percent from the \$9.7 million reported in 2001. During the year, six premium finance companies opened, three voluntarily surrendered their licenses and four premium finance company licenses were revoked.

## Trust Companies and Departments

Total managed and non-managed assets held by 24 state-chartered bank trust departments and 12 trust companies were \$455.2 billion at yearend 2002, down \$41.9 billion or 8.4 percent from the \$497.1 billion in total fiduciary assets reported in 2001.

Income from fiduciary activities of state chartered banks combined with net income of trust companies was \$206.7 million, a decrease of \$23.3 million or 10.1 percent from one year previous.

## Foreign Banks

Total assets of agencies and branch offices of foreign banks in California decreased \$2.9 billion over the year, from \$19.7 billion in 2001 to \$16.8 billion in 2002, a decline of 14.7 percent. Loans were down \$4.8 billion, from \$16.6 billion to \$11.9 billion a decline of 28.7 percent. Deposits bucked the trend, increasing from \$3.6 billion to \$6.4 billion, an increase of \$2.8 billion, or 77.8 percent. Total operating income was down from \$1.4 billion to \$704.2 million, a decline of 49.7 percent over the same period.

The number of foreign banks with agencies or branch offices decreased from 49 to 43 during the year.

The decade-long trend of decreasing foreign bank assets continues unabated, as foreign banks reduce their overseas offices as a result of consolidations due to mergers and cost-cutting measures imposed to increase profitability.

## Savings and Loan Associations

For the single state-chartered savings and loan association in California, total asset increased from \$305.6 million in 2001 to \$337.6 million in 2002—an increase of \$32.0 million or 10.5 percent. Loans were up from \$277.8 million to \$302.1 million, an increase of \$24.3 million or 8.8 percent, while deposits went from \$ 204.2 million to 214.2 million, an increase of \$10.0 million or 4.9 percent over the same period. Equity capital increased from \$22.6 million to \$26.9 million, an increase of \$ 4.3 million, or 19.0 percent.

Net income increased from \$ 3.7 million in 2001 to \$4.8 million in 2002, an increase of \$1.0 million or 27.4 percent. The return on assets increased from 1.23 percent to 1.41 percent. At year end 2002, there were no noncurrent loans.

## Special Licensees

During 2002 the Department's transmitter licensees forwarded \$6.2 billion from California to foreign countries, up \$2.2 billion or 55 percent from the \$4.0 billion reported in 2001. In addition, three new transmitters of money abroad were licensed in 2002. During 2002, the Department's payment instrument licensees sold \$99.8 billion in payment instruments in California, an increase of \$9.1 billion or 10 percent from 2001. Over the same period, the Department's travelers check licensees sold \$1.2 billion in travelers checks in California, down 20 percent from the \$1.5 billion sold in 2001.



# STATISTICAL DATA





# STATEMENT OF THE FINANCIAL INSTITUTIONS FUND

Revenue and Expenditures for Fiscal year ending June 30, 2002

Accumulated surplus, July 1, 2001	\$10,242,006.60
Revenue:	
Assessment of banks	10,447,768.00
Assessment, fees, licenses, ILC	927,984.19
Assessment, traveler's checks	495,907.00
Assessment, fees, licenses, S&L	42,425.00
License fees (banks and branches)	117,900.00
Proposed bank and branch applications	236,397.52
Extra Exam Section 1901(a)	3,150.00
Facility Fee Section 3804 (a,c,e)	66,525.00
Extraordinary services	43,825.00
Interest from invested funds	459,228.69
Income from sale of documents	450.00
Miscellaneous revenue	726,900.20
Escheat - Checks, Warrants	210.00
Total revenue	\$13,568,670.60
Total resources	\$23,810,677.20
Less Expenditures	
Salaries	7,992,401.58
Staff benefits	1,517,028.40
Operating expenses and equipment	6,414,740.29
Reimbursement	-580,213.48
Operating Transfer In	
Total expenditures	\$15,343,956.79
Accumulated surplus, June 30, 2002	\$8,466,720.41
Prior year appropriation adj. 00/01	122,907.09
Prior year appropriation adj. 99/00	28,108.79
Prior Year Income Adjustment 00/01	50.00
Refund to Reverted Appropriations	155,357.03
Special Item of Expense	-128.67
Total adjustments	\$306,294.24
Accumulated surplus, adjusted	\$8,773,014.65

## STATEMENT OF THE CREDIT UNIONS FUND

Revenue and Expenditures for Fiscal year ending June 30, 2002

Accumulated surplus, July 1, 2001	\$1,870,055.70
Revenue:	
Assessment of Credit Unions	3,382,122.00
Examinations	11,700.00
License fees, application fees	2,129.75
Interest from invested funds	140,134.22
Miscellaneous Service to the Public	0.00
Total revenue	3,536,085.97
Total resources	\$5,406,141.67
Less Expenditures	
Salaries	1,603,018.40
Staff benefits	282,142.88
Operating expenses and equipment	670,063.72
Total expenditures	\$2,555,225.00
Accumulated surplus, June 30, 2002	\$2,850,916.67
Prior Appropriation Adjustment 00/01	11,314.76
Special Item of Expense	-128.67
Total adjustments	11,186.09
Accumulated surplus, adjusted	\$2,862,102.76

## Commercial Banks

On January 1, 2002, there were 196 state-chartered commercial banks. During the year, five commercial banks opened for business, one national bank converted to a state-chartered commercial bank, and 17 commercial banks became extinct through merger, bringing the total number of state-chartered commercial banks at yearend to 185. The banks opened and closed during the year are:

### New Banks

Five commercial banks opened for business:

<i>Name</i>	<i>City</i>	<i>Capitalization</i>	<i>Date Opened</i>
GB Interim Bank <sup>1</sup>	Los Angeles		2/28/02
New CCB Bank <sup>2</sup>	Sonora		4/1/02
Mirae Bank	Los Angeles	\$9,597,640	7/1/02
Napa Community Bank	Napa	\$8,500,000	3/1/02
Security Business Bank of San Diego	San Diego	\$10,142,598	9/27/02

<sup>1</sup> In connection with the merger of Liberty Bank & Trust, Boston, MA with and into General Bank, Los Angeles

<sup>2</sup> In connection with the corporate restructuring of Central California Bank

### Conversion to State Charter

One national bank converted to a state-chartered bank.

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Six Rivers Bank	Eureka	1/2/02

### Mergers

In 2002, there were 20 mergers involving state-chartered banks. The following table lists those mergers:

<i>Surviving Bank</i>	<i>Location</i>	<i>Merged Bank</i>	<i>Location</i>	<i>Merged</i>
Bank of Orange County	Orange	Cerritos Valley Bank	Norwalk	8/15/02
Bank of the West	San Francisco	United California Bank	Los Angeles	4/1/02
Central California Bank	Sonora	Central California Bank	Sonora	4/1/02
Chinatrust Bank (U.S.A.)	Torrance	Chinatrust Savings Bank of Washington	Bellevue, WA	10/28/02
Citizens Business Bank	Ontario	Western Security Bank, N.A.	Burbank	6/28/02
City National Bank	Beverly Hills	CivicBank of Commerce	Oakland	2/28/02
General Bank	Los Angeles	Liberty Bank & Trust	Boston, MA	2/28/02
Humboldt Bank	Eureka	Capitol Valley Bank	Roseville	5/31/02
		Tehama Bank	Red Bluff	5/31/02
Imperial Capital Bank	La Jolla	Asahi Bank of California	Los Angeles	1/31/02
Liberty Bank & Trust	Boston, MA	GB Interim Bank	Los Angeles	2/28/02
Pacific Capital Bank, N.A	Santa Barbara	Santa Barbara Bank & Trust	Santa Barbara	3/29/02
Pacific Western National Bank	Santa Monica	First Community Bank of the Desert	Indian Wells	1/23/02
		Upland Bank	Upland	8/22/02
Rancho Santa Fe National Bank	Rancho Santa Fe	Capital Bank of North County	Carlsbad	3/7/02
Redlands Centennial Bank	Redlands	Palomar Community Bank	Escondido	5/24/02
Union Bank of California, N.A	San Francisco	First Western Bank	Simi Valley	5/13/02
		Valencia Bank & Trust	Santa Clarita	10/31/02
United Commercial Bank	San Francisco	Bank of Canton of California	San Francisco	10/28/02
Westamerica Bank	San Rafael	Kerman State Bank	Kerman	6/20/02

<sup>1</sup> Name of surviving bank changed from New CCB Bank.

## Industrial Banks

On January 1, 2002, there were 21 industrial banks. During the year, one industrial bank became extinct through merger and one voluntarily surrendered its license, bringing the total number of industrial banks at yearend to nineteen.

## Merger

In 2002 there were two mergers involving industrial banks:

<i>Surviving Bank</i>	<i>Location</i>	<i>Merged Bank</i>	<i>Location</i>	<i>Merged</i>
Hawthorne Savings F.S.B.	Hawthorne	First Fidelity Investment and Loan	Tustin	8/23/02
Imperial Capital Bank	La Jolla	Asahi Bank of California	Los Angeles	1/31/02

One industrial bank voluntarily surrendered its license:

<i>Name</i>	<i>Location</i>	<i>Effected</i>
eosbank	San Mateo	12/20/02

## Credit Unions

On January 1, 2002, there were 223 state-chartered credit unions, including five out-of-state credit unions. During the year, nine federal credit unions converted to state charter, and four state-chartered credit union became extinct through merger, making 228 credit unions, including five out-of-state credit unions.

## Conversions to State Charter

Nine federal credit unions converted to state charter:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
California Bear Federal Credit Union as California Bear Credit Union	Los Angeles	7/2/02
Capitol Power Federal Credit Union as Capitol Power Credit Union	Sacramento	12/24/02
EBTEL Federal Credit Union as EBTEL Credit Union	Pleasanton	12/2/02
1 <sup>st</sup> City Savings Federal Credit Union as 1 <sup>st</sup> City Credit Union	Glendale	7/2/02
Fiscal Federal Credit Union as Fiscal Credit Union	Glendale	4/2/02
Medical Centers Federal Credit Union as Focus One Community Credit Union	Los Angeles	12/20/02
SafeAmerica Credit Union as SafeAmerica Credit Union	Pleasanton	12/18/02
Silicon Valley Federal Credit Union as Silicon Valley Credit Union	Mountain View	9/9/02
Steinbeck Federal Credit Union as Steinbeck Credit Union	Salinas	4/18/02

## Mergers

In 2002, there were thirteen mergers involving state-chartered credit unions

<i>Surviving Credit Union</i>	<i>Location</i>	<i>Merged Credit Union</i>	<i>Location</i>	<i>Merged</i>
1 <sup>st</sup> Pacific Credit Union	Vallejo	Electrical Workers Local #180 Federal Credit Union	Napa	5/30/02
America's Choice Credit Union	Redwood City	Amphlett Federal Credit Union	Redwood City	10/1/01
American First Credit Union	La Habra	Sunland Federal Credit Union	Orange	2/28/02
Credit Union of Southern California	Whittier	Western Gear Federal Credit Union	City of Industry	11/25/02
L.A. Southwest Japanese Credit Union	Los Angeles	Harbor Japanese Credit Union	Long Beach	5/15/02
MOCSE Central Valley Federal Credit Union	Modesto	Central Valley Credit Union	Modesto	5/13/02

Nikkei Credit Union.	Gardena	Orange County Gardeners Credit Union	Anaheim	12/24/02
Patelco Credit Union	San Francisco	Levi Strauss Employees Federal Credit Union	San Francisco	3/1/00
Premier America Credit Union	Chatsworth	Mobil West Federal Credit Union	Torrance	3/1/01
San Francisco Fire Credit Union	San Francisco	Medi-Serv Credit Union	San Francisco	12/16/02
Southland Civic Credit Union	Downey	FAMCO Federal Credit Union	South Gate	12/1/01
Ventura County Credit Union	Ventura	Ventura Texaco Employees Federal Credit Union	Ventura	7/10/02
Wescom Credit Union	Pasadena	Steelcase of California Employees Federal Credit Union	Tustin	11/5/02

## Premium Finance Companies

There were 68 premium finance companies on January 1, 2002. During the year, six premium finance companies opened, three voluntarily surrendered the licenses, and four premium finance companies' licenses were revoked by the Commissioner of Financial Institutions, making 67 premium finance companies at yearend 2002.

### New Premium Finance Companies

Six premium finance companies opened for business:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
G.A.S. Premium Finance, Inc.	Glendale	8/14/02
Granite Premium Finance, Inc.	Fullerton	4/22/02
Ladera Premium Finance Co.	Fullerton	5/7/02
Newport Premium Finance, Inc.	Fullerton	2/25/02
Premium Assignment Company, II	Costa Mesa	4/8/02
Priority One Premium Finance, Inc.	Fullerton	4/17/02

### Voluntary Surrenders of Licenses

Three premium finance companies voluntarily surrendered their licenses:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Beacon Finance Corporation	Woodland Hills	8/20/02
Premium Star Finance Company	Fullerton	9/20/02
Western Premium Budget Corp.	Fullerton	10/19/02

### Revocations of Licenses

Four premium finance companies' licenses were revoked by the Commissioner of Financial Institutions.

<i>Name</i>	<i>Location</i>	<i>Effectuated</i>
1st Choice Premium Finance Company	Torrance	7/31/02
APFC, Inc.	Woodland Hills	7/31/02
INAC Corp. Of California	Rancho Cordova	7/31/02
Western Agency Services, Inc	Woodland Hills	7/31/02

## Trust Companies and Departments

On January 1, 2002, there were 14 trust companies. During the year, two trust companies became extinct through merger bringing the total number of trust companies at yearend to twelve.

At the start of the year, there were 26 state banks with trust powers. During the year, one bank was granted trust powers, and three banks with trust powers became extinct through merger, leaving 24 banks with trust powers as of December 31, 2002.

### Trust Companies

#### Mergers

Two trust companies merged with national banks:

<i>Surviving Institution</i>	<i>Location</i>	<i>Merged Institution</i>	<i>Location</i>	<i>Merged</i>
Lasalle Interim Bank N.A.	San Diego	Chicago Trust Company of California, The	San Diego	1/31/02
Harris Bank California, N.A.	San Francisco	Harris Trust Company of California	San Francisco	12/2/02

### Trust Powers

#### New Trust Powers

One state-chartered banks was granted trust powers:

<i>Name</i>	<i>Location</i>	<i>Effected</i>
First Northern Bank of Dixon	Dixon	7/1/02

#### Mergers

In 2002, three state-chartered banks with trust powers merged:

<i>Surviving Bank</i>	<i>Location</i>	<i>Merged Bank</i>	<i>Location</i>	<i>Merged</i>
Bank of the West	San Francisco	United California Bank	Los Angeles	4/1/02
Pacific Capital Bank, N.A.	Santa Barbara	Santa Barbara Bank & Trust	Santa Barbara	3/29/02
Union Bank of California, National Association	San Francisco	Valencia Bank & Trust	Santa Clarita	10/31/02

## Foreign (Other Nation) Banks

On January 1, 2002, there were 56 agencies and branch offices of foreign (other nation) banks representing 49 banks. During the year, one agency opened, eight agencies and one branch offices closed, leaving 49 agencies and branch offices representing 43 banks.

Of the total, 12 are depositary agencies, nine are non-depositary agencies, three are limited branch offices, two are retail branch offices and 23 are wholesale branch offices. The offices opened and closed during the year are presented on the following tables:

### Agencies and Branch Offices of Foreign (Other Nation) Banks Opened

One agency opened during the year:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Opened</i>
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<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Opened</i>
<b><u>Depository Agency</u></b>			
Banca di Roma S.p.A.	Italy	San Francisco	7/1/02

### Agencies and Branch Offices of Foreign (Other Nation) Banks Closed

Eight agencies and one branch office closed during the year:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Closed</i>
<b><u>Nondepository Agency</u></b>			
National Bank of Canada	Canada	Los Angeles	1/15/02
<b><u>Depository Agency</u></b>			
Banca di Roma	Italy	San Francisco	7/1/02
Dai-Ichi Kangyo Bank, Ltd., The	Japan	Los Angeles	4/1/02
Industrial Bank of Japan, Ltd., The	Japan	Los Angeles	4/1/02
Overseas Union Bank Limited	Singapore	Los Angeles	1/2/02
P.T. Bank Bali	Indonesia	Los Angeles	2/15/02
P.T. Bank Niaga	Indonesia	Los Angeles	4/19/02
United Overseas Bank Limited	Singapore	Los Angeles	4/9/02
<b><u>Wholesale Branch Office</u></b>			
BNP Paribas	France	Los Angeles	6/27/02

### Representative Offices of Foreign (Other Nation) Banks

On January 1, 2002, there were 22 representative offices of foreign (other nation) banks representing 20 banks. During the year, one representative office opened and four closed, leaving 21 representative offices representing 19 banks. The representative offices that opened and closed are shown on the following tables:

#### Representative Offices of Foreign (Other Nation) Banks Opened

Three representative offices of foreign (other nation) banks opened during the year:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Opened</i>
BNP Paribas	France	Los Angeles	6/28/02
Mizuho Corporate Bank, Ltd.	Japan	San Francisco	4/1/02
Royal Bank of Scotland plc, The	United Kingdom	San Francisco	4/8/02

#### Representative Offices of Foreign (Other Nation) Banks Closed

Four representative offices of foreign (other nation) banks closed during the year:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Closed</i>
Arab Banking Corporation (B.S.C.)	Bahrain	Los Angeles	9/30/02
Bank Hapoalim B.M.	Israel	Santa Clara	3/15/02
Industrial Bank of Japan, Ltd., The	Japan	San Francisco	4/1/02
IntesaBci S.p.A.	Italy	San Francisco	3/31/02

### Foreign (Other State) Banks

On January 1, 2002, there were 36 foreign (other state) banks with facilities in California. During the year, three banks opened facilities and six banks closed, making 33 foreign (other state) banks with facilities on December 31, 2002, of which 27 were insured foreign (other state) banks and six were non-insured foreign (other state) banks. The facilities that opened and closed are shown on the following tables:

## Facilities of Foreign (Other State) Banks Opened

Three foreign (other state) banks opened facilities during the year:

<i>Name of Bank</i>	<i>State</i>	<i>Location</i>	<i>Opened</i>
<b><u>Insured Banks</u></b>			
City Bank	Hawaii	Newport Beach	11/15/02
Sunrise Bank of Arizona	Arizona	Newport Beach	9/30/02
<b><u>Uninsured Banks</u></b>			
The Northern Trust Company of Connecticut	Connecticut	San Francisco	8/20/02

## Facilities of Foreign (Other State) Banks Closed

Six foreign (other state) banks closed their facilities, including one that closed in 2001 that was not previously reported:

<i>Name of Bank</i>	<i>State</i>	<i>Location</i>	<i>Closed</i>
<b><u>Insured Banks</u></b>			
Boston Private Bank and Trust Company	Massachusetts	San Francisco	2/1/02
JPMorgan Chase Bank	New York	Los Angeles	9/1/02
LaSalle Bank, N.A.	Illinois	Orange	1/31/02
Sunrise Bank of Arizona	Arizona	San Diego	6/30/02
United States Trust Company of New York	New York	Los Angeles	6/26/01
<b><u>Uninsured Bank</u></b>			
FTTrust Company	Florida	San Mateo	1/16/02

## Special Licensees

On January 1, 2002, there were 53 transmitters of money abroad, ten issuers of payment instruments and five issuers of travelers checks. During the year, three transmitters of money abroad opened and one closed. As of yearend 2002, there were 55 transmitters of money abroad, ten issuers of payment instruments and five issuers of travelers checks licensed by the Department of Financial Institutions.

## New Transmitters of Money Abroad

Three transmitters of money abroad opened during the year:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
Girosol Corp	Miami Beach, FL	3/6/02
PayPal, Inc.	Mountain View	9/24/02
Sigue Corporation	San Fernando	1/14/02

## Transmitter of Money Abroad Surrender of License

One transmitter of money abroad voluntarily surrendered its license during the year:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
FEBTC Speed Remittance, Inc.	South San Francisco	7/31/02



## 2002 Commercial Bank Financial Data

### Statement of Financial Condition as of December 31, 2002 (in thousands of dollars)

Number of institutions..... 185

#### Assets

Cash and due from banks .....	\$8,567,381
Securities.....	28,155,505
Federal funds sold and securities purchased .....	12,552,098
Loans.....	91,501,482
Less allowance for loan losses .....	1,647,688
Trading assets.....	92,511
Premises and fixed assets.....	1,247,820
Other real estate owned .....	108,311
Investments in unconsolidated subsidiaries .....	52,829
Customers' liability under acceptances .....	135,484
Intangible assets.....	3,969,542
Other assets .....	3,934,563

**Total Assets .....** **\$148,669,838**

#### Liabilities and capital

Total deposits .....	119,854,068
Federal funds purchased and securities sold .....	2,869,406
Trading liabilities.....	45,736
Other borrowed money .....	6,622,947
Liability on acceptances outstanding .....	135,485
Subordinated notes and debentures.....	696,238
Other liabilities.....	1,849,466
Minority interest in consolidated subsidiaries .....	40,329
Perpetual preferred stock .....	117,995
Common stock.....	2,343,461
Surplus .....	8,438,570
Undivided profits and capital reserves.....	5,265,705
Unrealized gains on available-for-sale securities .....	389,489
Other equity capital components .....	943
Total equity capital.....	16,556,163

**Total liabilities and equity capital .....** **\$148,669,838**

**Statement of Income**  
**for the year ended December 31, 2002**  
**(in thousands of dollars)**

Interest Income	
Loans .....	\$5,676,142
Lease financing receivables .....	168,654
Due from depository institutions .....	55,459
Securities .....	1,217,971
Trading assets .....	962
Federal funds sold .....	124,268
Other .....	22,692
Total interest income .....	\$7,266,148
Interest expense	
Deposits .....	\$1,429,872
Federal funds purchased .....	39,796
Borrowings .....	196,331
Subordinated notes .....	29,278
Total interest expense .....	\$1,695,277
Net interest income .....	\$5,570,871
Provision for loan loss .....	\$621,115
Noninterest income	
Fiduciary activities .....	\$135,218
Service charges .....	458,362
Trading revenue .....	22,718
Other fee income .....	104,011
Net gains (losses) on sales of assets .....	160,218
All other noninterest income .....	553,325
Total noninterest income .....	\$1,433,852
Realized gains on securities .....	\$55,974
Noninterest expense	
Salaries .....	\$1,967,325
Premises and fixed assets .....	573,198
Other noninterest expense .....	1,355,220
Total noninterest expense .....	\$3,895,743
Income before income taxes and extraordinary items .....	\$2,543,839
Income tax .....	932,438
Income before extraordinary items .....	1,611,401
Extraordinary items .....	(57,461)
<b>Net income .....</b>	<b>\$1,553,940</b>

## PROFILE OF STATE CHARTERED BANKS

(In Millions of Dollars)

PERIOD ENDING	12/31/1999	12/31/2000	12/31/2001	12/31/2002
Number of Banks	215	202	196	185
Loans & Leases (Net)*	71,994.3	80,177.4	87,230.7	91,501.5
Reserve for loans	1,300.0	1,424.3	1,555.0	1,647.7
Total Assets	113,363.2	124,053.6	134,521.9	148,669.8
Total Deposits	92,552.6	102,411.9	109,652.5	119,854.1
Total Equity Capital	11,137.7	12,551.0	14,250.0	16,555.7
Noncurrent Loans & Leases**	494.6	543.5	842.9	817.0
Total Past Due Loans & Leases***	971.7	1,120.4	1,625.3	1,403.5
Other Real Estate Owned****	88.4	51.0	50.9	50.8
Interest Earned	7,561.7	9,026.1	7,829.1	7,266.1
Interest Expense	2,744.5	3,482.8	2,741.0	1,697.6
Net Interest Income	4,817.3	5,543.3	5,088.1	5,568.6
Noninterest Income	1,199.9	1,224.1	1,313.5	1,433.9
Loan Loss Provision	296.6	473.7	379.7	621.1
Noninterest Expense	3,608.8	3,855.6	3,824.7	3,895.7
Net Income	1,302.7	1,524.3	1,440.1	1,553.9
Return on Assets#	1.15	1.23	1.07	1.05
Return on Equity#	11.70	12.14	10.08	9.39
Net Interest Margin#	4.25	4.47	3.78	3.75
Loans & Leases/Deposits	77.79	78.29	79.55	76.34
Loans & Leases/Assets	63.51	64.63	64.84	61.55
LLR/Total Loans	1.81	1.78	1.78	1.80
Equity Capital/Assets	9.82	10.12	10.59	11.14
Noncurrent Loans & Leases/Total Loans & Leases	0.69	0.68	0.97	0.89
Tot. Past Due Loans & Leases/Total Loans & Leases	1.35	1.40	1.86	1.53
Reserves for Loans/Noncurrent Loans&Leases	262.83	262.05	184.48	201.68

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

\*\*\*\* Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

# Aggregate return

## SELECTED FINANCIAL DATA—COMMERCIAL BANKS

As of December 31, 2002

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
1st Pacific Bank of California	San Diego	102,608	82,265	823	90,069	12,327	(87)	(0.08)	(0.71)
Alliance Bank	Culver City	201,767	150,533	1,981	156,977	18,851	1,981	0.98	10.51
America California Bank	San Francisco	104,298	79,529	1,094	85,889	9,333	865	0.83	9.27
American Business Bank	Los Angeles	295,507	120,758	1,752	265,651	23,427	1,646	0.56	7.03
American River Bank	Sacramento	283,866	189,055	2,619	223,156	26,179	4,567	1.61	17.45
Asiana Bank	Sunnyvale	38,934	26,825	815	32,775	6,088	(672)	(1.73)	(11.04)
Auburn Community Bank	Auburn	85,996	72,387	900	77,995	7,852	1,015	1.18	12.93
Bank of Agriculture and Commerce	Stockton	278,458	132,390	1,752	255,705	20,276	2,657	0.95	13.10
Bank of Alameda	Alameda	150,644	108,384	1,555	138,617	11,370	1,290	0.86	11.35
Bank of Amador	Jackson	104,323	64,859	705	90,201	13,644	1,797	1.72	13.17
Bank of Coronado	Coronado	80,096	64,281	633	73,002	5,179	(769)	(0.96)	(14.85)
Bank of Hemet, The	Hemet	297,098	251,322	2,946	257,048	22,434	3,632	1.22	16.19
Bank of Los Altos	Los Altos	269,839	189,164	3,235	239,835	25,270	2,876	1.07	11.38
Bank of Madera County	Oakhurst	45,982	33,907	468	41,412	3,751	310	0.67	8.26
Bank of Marin	Corte Madera	539,025	410,156	5,035	486,029	47,117	6,242	1.16	13.25
Bank of Orange County	Fountain Valley	408,435	263,749	4,685	347,039	57,994	3,906	0.96	6.74
Bank of Petaluma	Petaluma	374,168	139,492	3,485	244,682	25,055	4,472	1.20	17.85
Bank of Rio Vista	Rio Vista	148,510	64,229	2,539	131,399	16,261	1,247	0.84	7.67
Bank of Sacramento	Sacramento	132,318	93,827	1,430	112,499	14,847	797	0.60	5.37
Bank of Santa Clara	Santa Clara	553,416	219,840	5,869	336,607	41,879	7,226	1.31	17.25
Bank of Stockton	Stockton	1,339,266	850,989	25,752	1,187,379	120,455	14,835	1.11	12.32
Bank of the Orient	San Francisco	512,881	363,486	6,896	455,945	38,824	4,209	0.82	10.84
Bank of the Sierra	Porterville	698,786	511,594	5,939	609,507	62,551	9,554	1.37	15.27
Bank of the West	San Francisco	26,050,054	19,114,294	303,272	17,918,781	4,540,055	312,914	1.20	6.89
Bank of Visalia	Visalia	121,011	78,091	1,073	107,783	10,050	1,044	0.86	10.39
Bank of Walnut Creek	Walnut Creek	408,645	309,570	5,977	342,616	40,770	4,076	1.00	10.00
Bank of Willits	Willits	97,921	36,197	1,038	80,368	16,725	1,232	1.26	7.37
Bay Area Bank	Redwood City	402,645	182,795	6,030	232,473	24,462	5,541	1.38	22.65
Bay Bank of Commerce	San Leandro	299,525	133,707	3,579	188,659	24,793	4,687	1.56	18.90
BNY Western Trust Company	Los Angeles	313,757	0	0	14,154	251,488	20,902	6.66	8.31
Borel Private Bank & Trust Company	San Mateo	466,773	331,089	5,188	423,709	37,261	6,698	1.43	17.98
Business Bank of California	San Bernardino	628,847	378,100	5,442	532,626	68,675	6,736	1.07	9.81
Butte Community Bank	Chico	335,819	240,618	3,007	305,765	25,591	4,970	1.48	19.42
California Bank & Trust	San Diego	8,807,234	6,129,171	88,402	6,970,139	978,414	120,136	1.36	12.28
California Chohung Bank	Los Angeles	158,905	107,455	3,118	114,638	43,681	1,776	1.12	4.07
California Commerce Bank	Century City	2,077,812	783,207	29,241	1,731,606	177,064	5,445	0.26	3.08
California Oaks State Bank	Thousand Oaks	85,464	49,390	438	79,711	5,691	171	0.20	3.00
California Pacific Bank	San Francisco	59,481	53,685	2,265	45,438	13,389	603	1.01	4.50
Cathay Bank	Los Angeles	2,751,406	1,872,621	22,574	2,318,892	279,222	49,032	1.78	17.56
Cedars Bank	Los Angeles	349,363	253,380	3,188	295,563	31,096	3,549	1.02	11.41
Center Bank	Los Angeles	818,541	527,959	6,760	727,975	65,206	9,347	1.14	14.33
Central California Bank	Sonora	187,961	129,728	1,560	170,282	17,443	1,017	0.54	5.83
Central Sierra Bank	San Andreas	137,389	86,684	1,210	118,659	10,779	957	0.70	8.88

## SELECTED FINANCIAL DATA—COMMERCIAL BANKS

As of December 31, 2002

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Central Valley Community Bank	Clovis	282,494	158,726	2,433	247,022	22,837	2,987	1.06	13.08
Chinatrust Bank (U.S.A.)	Torrance	1,756,952	1,272,459	19,498	1,435,874	184,090	20,636	1.17	11.21
Citizens Bank of Nevada County	Nevada City	109,107	86,747	1,038	98,736	9,678	858	0.79	8.87
Citizens Business Bank	Ontario	3,121,976	1,448,392	21,666	2,315,326	260,469	49,981	1.60	19.19
CNA Trust Corporation	Costa Mesa	207,807	0	0	155,699	34,917	3,118	1.50	8.93
Coast Commercial Bank	Santa Cruz	585,011	241,751	4,986	395,558	37,558	7,831	1.34	20.85
Comerica Bank-California	San Jose	19,751,122	8,713,906	240,431	18,091,150	1,302,589	83,906	0.42	6.44
Community Bank	Pasadena	1,435,410	968,140	19,234	1,179,744	125,421	16,972	1.18	13.53
Community Bank of Central California	Salinas	912,308	741,216	15,235	829,125	71,323	10,244	1.12	14.36
Community Bank of San Joaquin	Stockton	75,903	43,014	625	66,496	9,234	850	1.12	9.21
Community Bank Of Santa Maria	Santa Maria	32,143	23,179	232	27,519	4,575	(282)	(0.88)	(6.16)
Community Bank of the Bay	Oakland	43,719	32,208	1,064	40,554	2,782	(368)	(0.84)	(13.23)
County Bank	Merced	1,031,309	634,094	12,134	835,840	80,489	10,994	1.07	13.66
Desert Community Bank	Victorville	349,921	265,279	3,752	312,793	35,736	3,746	1.07	10.48
Discovery Bank	San Marcos	41,955	37,673	472	35,395	6,178	(728)	(1.74)	(11.78)
Eastern International Bank	Los Angeles	86,526	55,529	1,225	76,192	10,183	735	0.85	7.22
East-West Bank	San Marino	3,316,006	2,348,199	35,292	2,938,217	310,118	51,329	1.55	16.55
Encino State Bank	Encino	140,568	78,224	715	130,944	9,465	872	0.62	9.21
EverTrust Bank	City Of Industry	231,515	141,798	1,914	192,465	16,928	2,359	1.02	13.94
Exchange Bank	Santa Rosa	1,051,689	677,275	10,345	941,281	104,795	13,499	1.28	12.88
Farmers & Merchants Bank of Central California	Lodi	1,019,146	696,708	16,684	852,656	98,373	13,560	1.33	13.78
Farmers and Merchants Bank of Long Beach	Long Beach	2,449,268	814,463	35,884	1,654,736	522,950	49,381	2.02	9.44
Feather River State Bank	Yuba City	366,312	214,428	6,532	314,490	30,386	4,148	1.13	13.65
First American Bank	Rosemead	195,983	99,872	2,112	164,256	19,921	1,815	0.93	9.11
First Bank & Trust	San Francisco	3,149,104	2,302,539	38,160	2,641,717	402,027	27,137	0.86	6.75
First Bank of San Luis Obispo	San Luis Obispo	300,866	151,181	1,974	192,825	28,625	3,420	1.14	11.95
First California Bank	Camarillo	204,367	142,654	1,854	186,661	16,448	1,614	0.79	9.81
First Commerce Bank	Encino	133,421	96,120	1,469	121,683	11,451	1,582	1.19	13.82
First Commercial Bank (USA)	Alhambra	243,336	142,340	1,786	209,922	32,354	644	0.26	1.99
First Continental Bank	Rosemead	334,215	235,376	2,955	303,114	29,356	2,757	0.82	9.39
First Credit Bank	Los Angeles	322,023	242,251	5,494	270,911	48,404	6,928	2.15	14.31
First International Bank	Chula Vista	48,367	30,118	634	42,619	3,650	96	0.20	2.63
First Mountain Bank	Big Bear Lake	104,483	68,513	1,145	94,383	9,493	604	0.58	6.36
First Northern Bank of Dixon	Dixon	495,221	362,303	7,285	443,432	42,251	5,742	1.16	13.59
First Regional Bank	Los Angeles	466,893	405,390	5,500	423,182	39,416	3,528	0.76	8.95
First State Bank of California	Granada Hills	147,199	107,785	1,483	134,019	10,914	1,610	1.09	14.75
First United Bank	San Diego	150,313	116,294	1,657	138,387	9,740	729	0.48	7.48

## SELECTED FINANCIAL DATA—COMMERCIAL BANKS

As of December 31, 2002

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Five Star Bank	Rocklin	80,999	50,431	480	65,587	12,602	1,070	1.32	8.49
Foothill Independent Bank	Glendora	598,103	442,678	4,619	536,734	56,689	7,979	1.33	14.08
Fremont Bank	Fremont	1,456,800	1,260,000	10,193	1,088,495	108,403	20,370	1.40	18.79
Gateway Business Bank	Cerritos	196,662	162,634	568	101,739	20,589	1,312	0.67	6.37
General Bank	Los Angeles	2,508,021	1,192,033	25,534	1,906,107	217,581	(1,905)	(0.08)	(0.88)
Gilmore Bank	Los Angeles	90,619	44,376	611	73,069	16,912	2,319	2.56	13.71
Golden Gate Bank	San Francisco	467,822	206,885	5,074	263,686	31,351	4,424	0.95	14.11
Granite State Bank	Monrovia	131,052	70,607	813	121,684	8,737	1,104	0.84	12.64
Guaranty Bank of California	Los Angeles	134,380	96,083	786	107,140	12,361	512	0.38	4.14
Hacienda Bank	Santa Maria	67,784	51,065	569	61,902	5,708	427	0.63	7.48
Hanmi Bank	Los Angeles	1,455,838	1,016,407	12,269	1,285,821	122,220	17,372	1.19	14.21
Heritage Bank East Bay	Fremont	134,330	92,362	1,403	121,290	11,753	377	0.28	3.21
Heritage Bank of Commerce	San Jose	493,775	362,155	7,657	432,178	51,807	5,340	1.08	10.31
Heritage Bank South Valley	Morgan Hill	73,068	58,311	932	64,031	7,150	25	0.03	0.35
Heritage Oaks Bank	Paso Robles	335,627	197,813	2,336	264,881	25,561	3,032	0.90	11.86
Humboldt Bank	Eureka	1,020,836	760,648	11,613	841,669	94,017	16,890	1.65	17.96
Innovative Bank	Oakland	67,129	49,076	884	57,750	8,918	953	1.42	10.69
International Bank of California	Los Angeles	203,680	128,556	1,831	180,073	16,301	483	0.24	2.96
Lake Community Bank	Lakeport	114,508	98,540	1,453	101,296	9,893	1,829	1.60	18.49
Liberty Bank	South San Francisco	122,458	84,445	1,154	110,673	11,566	764	0.62	6.61
Manufacturers Bank	Los Angeles	1,135,106	796,506	26,280	897,457	188,135	6,735	0.59	3.58
Mechanics Bank, The	Richmond	2,087,848	1,380,880	19,404	1,741,282	207,916	26,615	1.27	12.80
Mellon 1st Business Bank	Los Angeles	2,211,913	971,146	11,961	1,802,112	323,066	25,462	1.15	7.88
Metropolitan Bank	Oakland	73,485	47,535	579	61,243	6,629	745	1.01	11.24
Mid Valley Bank	Red Bluff	178,042	115,988	2,899	165,255	12,030	(596)	(0.33)	(4.95)
Mid-Peninsula Bank	Palo Alto	1,564,239	1,079,547	19,749	1,201,902	113,649	21,091	1.35	18.56
Mid-State Bank & Trust	Arroyo Grande	1,934,740	1,110,111	17,370	1,655,932	250,928	30,196	1.56	12.03
Mirae Bank	Los Angeles	41,106	19,367	201	32,544	8,445	(1,160)	(2.82)	(13.74)
Mission Bank	Bakersfield	73,763	44,164	699	67,443	6,160	413	0.56	6.70
Mission Valley Bank	Sun Valley	55,376	24,484	295	50,079	5,239	124	0.22	2.37
Mizuho Corporate Bank of California	Los Angeles	544,383	76,708	3,497	311,756	64,298	734	0.13	1.14
Modesto Commerce Bank	Modesto	282,915	175,958	2,637	244,297	19,535	3,084	1.09	15.79
Montecito Bank & Trust	Santa Barbara	494,871	340,107	5,154	429,746	48,481	6,515	1.32	13.44
Monterey County Bank	Monterey	85,876	60,894	637	67,637	6,396	644	0.75	10.07
Murphy Bank	Fresno	84,882	75,016	482	73,860	9,331	3,183	3.75	34.11
Napa Community Bank	Napa	36,042	20,177	303	28,117	7,891	(609)	(1.69)	(7.72)
Network Bank USA	Ontario	100,971	77,165	942	90,739	10,055	558	0.55	5.55
North Valley Bank	Redding	441,762	303,733	4,188	386,885	38,586	7,295	1.65	18.91
Oak Valley Community Bank	Oakdale	193,351	143,278	1,680	164,724	16,375	1,797	0.93	10.97
Oceanic Bank	San Francisco	143,871	103,577	1,201	106,533	19,295	991	0.69	5.14
Ojai Valley Bank	Ojai	82,868	34,582	656	75,022	7,580	1,096	1.32	14.46
Orange Community Bank	Orange	70,169	48,694	620	58,918	9,987	636	0.91	6.37

## SELECTED FINANCIAL DATA—COMMERCIAL BANKS

As of December 31, 2002

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Pacific Business Bank	Santa Fe Springs	162,663	123,595	1,873	140,482	18,232	(42)	(0.03)	(0.23)
Pacific Coast Bankers' Bank	San Francisco	141,822	71,782	918	128,646	10,146	792	0.56	7.81
Pacific Crest Bank	Agoura Hills	599,114	456,127	8,585	362,484	57,813	8,542	1.43	14.78
Pacific Liberty Bank	Huntington Beach	78,639	57,163	659	71,803	6,231	628	0.80	10.08
Pacific Mercantile Bank	Costa Mesa	570,940	281,728	2,435	429,791	46,043	1,814	0.32	3.94
Pacific State Bank	Stockton	179,750	135,272	1,306	158,212	15,746	1,335	0.74	8.48
Pacific Union Bank	Los Angeles	937,016	682,200	8,872	760,030	100,876	11,651	1.24	11.55
Pan American Bank	Los Angeles	40,301	25,663	593	34,342	5,729	281	0.70	4.90
Peninsula Bank of Commerce	Millbrae	537,316	217,306	6,662	329,410	36,127	9,413	1.75	26.06
Placer Sierra Bank	Auburn	994,254	622,338	8,191	846,265	125,598	9,672	0.97	7.70
Plumas Bank	Quincy	325,290	208,593	2,471	297,246	25,721	3,284	1.01	12.77
Preferred Bank	Los Angeles	710,014	447,300	9,172	614,936	59,918	4,403	0.62	7.35
Premier Service Bank	Riverside	40,846	19,810	268	34,254	6,535	(1,266)	(3.10)	(19.37)
Premier Valley Bank	Fresno	57,594	36,163	453	50,304	7,011	(641)	(1.11)	(9.14)
PriVest Bank	Santa Ana	76,017	34,632	298	69,143	5,144	150	0.20	2.92
Professional Business Bank	Pasadena	58,032	28,687	431	47,519	7,061	(2,175)	(3.75)	(30.80)
Rancho Bank	San Dimas	193,822	126,511	1,171	179,695	13,768	1,461	0.75	10.61
Rancho Bernardo Community Bank	San Diego	81,615	64,669	1,146	71,823	7,345	348	0.43	4.74
Redding Bank of Commerce	Redding	367,451	283,880	3,793	314,957	27,155	3,830	1.04	14.10
Redlands Centennial Bank	Redlands	207,724	142,884	1,772	185,074	20,937	2,093	1.01	10.00
River City Bank	Sacramento	659,337	311,483	8,183	569,670	54,420	6,717	1.02	12.34
Saehan Bank	Los Angeles	263,611	191,903	3,429	236,691	24,418	3,182	1.21	13.03
San Joaquin Bank	Bakersfield	337,050	237,053	4,704	304,424	24,518	3,545	1.05	14.46
Santa Lucia Bank	Atascadero	162,720	102,532	1,026	150,068	11,812	1,271	0.78	10.76
Savings Bank of Mendocino County	Ukiah	591,817	282,063	7,914	504,309	86,324	9,028	1.53	10.46
Scott Valley Bank	Yreka	248,660	155,352	2,435	210,654	30,010	3,125	1.26	10.41
Security Business Bank of San Diego	San Diego	18,797	9,690	155	10,272	8,417	(1,285)	(6.84)	(15.27)
Service 1st Bank	Stockton	83,306	44,892	598	74,721	8,120	219	0.26	2.70
Silicon Valley Bank	Santa Clara	3,931,912	2,080,813	57,326	3,445,638	439,065	57,338	1.46	13.06
Six Rivers Bank	Eureka	211,609	140,834	2,535	169,535	20,254	1,496	0.71	7.39
Solano Bank	Vacaville	65,449	44,206	418	57,571	7,567	(245)	(0.37)	(3.24)
Sonoma Valley Bank	Sonoma	182,593	128,051	2,782	160,238	18,986	2,825	1.55	14.88
South Coast Commercial Bank	Irvine	133,635	107,218	1,199	118,179	14,762	3,610	2.70	24.45
Southland Business Bank	Irwindale	34,485	23,646	385	31,397	2,680	(436)	(1.26)	(16.27)
Southwest Community Bank	Encinitas	250,898	127,654	1,798	231,995	16,177	1,817	0.72	11.23
Spectrum Bank	Montebello	101,444	57,943	628	93,459	7,638	313	0.31	4.10



## SELECTED FINANCIAL DATA—COMMERCIAL BANKS

As of December 31, 2002

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
State Bank of India (California)	Los Angeles	94,143	44,286	1,594	66,728	14,793	(815)	(0.87)	(5.51)
Stockmans Bank	Elk Grove	232,204	170,481	2,514	202,911	20,448	4,809	2.07	23.52
Summit Bank	Oakland	141,398	101,998	1,569	127,633	12,660	1,622	1.15	12.81
Summit State Bank	Rohnert Park	219,754	182,086	2,521	176,825	22,323	2,159	0.98	9.67
Sun Country Bank	Victorville	162,344	122,785	1,700	146,613	14,853	1,812	1.12	12.20
Sunrise Bank Of San Diego	San Diego	50,450	39,116	577	42,814	7,538	342	0.68	4.54
Sunwest Bank	Tustin	273,591	153,060	1,977	236,063	28,755	2,202	0.80	7.66
Tri Counties Bank	Chico	1,143,199	687,522	13,686	1,005,476	96,708	14,301	1.25	14.79
Union Safe Deposit Bank	Stockton	1,077,107	511,194	7,832	754,474	92,589	11,319	1.05	12.22
United Commercial Bank	San Francisco	4,848,457	3,039,310	48,865	4,022,636	390,792	43,676	0.90	11.18
United Pacific Bank	City Of Industry	127,948	92,611	2,003	114,872	12,346	(573)	(0.45)	(4.64)
United Security Bank	Fresno	518,323	348,598	5,556	425,498	53,902	7,968	1.54	14.78
Uniti Bank	Buena Park	44,183	30,427	290	37,398	6,200	(978)	(2.21)	(15.77)
Valley Bank	Moreno Valley	72,568	54,207	1,498	65,391	6,572	773	1.07	11.76
Valley Community Bank	Pleasanton	87,589	72,359	1,179	72,838	8,249	864	0.99	10.47
Valley Independent Bank	El Centro	1,580,735	922,038	11,400	1,091,429	243,693	125	0.01	0.05
Verdugo Banking Company	Glendale	167,827	141,745	2,082	152,393	14,366	1,567	0.93	10.91
Vineyard Bank	Rancho Cucamonga	383,025	253,251	3,003	295,066	38,908	4,049	1.06	10.41
Vintage Bank	Napa	345,748	193,421	2,872	316,966	27,166	4,743	1.37	17.46
Visalia Community Bank	Visalia	133,498	92,554	1,438	117,946	10,899	1,025	0.77	9.40
Wells Fargo Bank, Ltd.	Los Angeles	155,857	0	0	500	128,150	(51,350)	(32.95)	(40.07)
Wells Fargo Central Bank	Calabasas	5,945	0	0	500	5,433	28	0.47	0.52
Westamerica Bank	San Rafael	4,198,167	2,494,638	54,015	3,302,413	328,945	85,749	2.04	26.07
Western State Bank	Duarte	86,821	56,960	1,863	75,742	8,112	(244)	(0.28)	(3.01)
Wilshire State Bank	Los Angeles	692,805	524,541	6,343	620,091	45,392	8,593	1.24	18.93
Yolo Community Bank	Woodland	80,777	64,778	825	74,123	6,252	934	1.16	14.94
Yosemite Bank	Mariposa	138,030	44,253	520	120,026	13,296	1,658	1.20	12.47



## California State-Chartered Commercial Banks as of December 31, 2002

Name	Street	City	Zip Code Contact	Phone
1st Pacific Bank of California	7728 Regents Road	San Diego	92122 A.V. Siciliano	858-677-7860
Alliance Bank	100 Corporate Pointe	Culver City	90230 Curtis S Reis	310-410-9281
America California Bank	417 Montgomery Street	San Francisco	94104 R. A Roensch	415-986-5678
American Business Bank	523 West 6th Street, Ste. 900	Los Angeles	90014 Donald P Johnson	213-430-4000
American River Bank	1545 River Park Drive	Sacramento	95815 William L Young	916-565-6100
Asiana Bank	1082 East El Camino Real	Sunnyvale	94897 Seong-Hoon Hong	408-969-0215
Auburn Community Bank	412 Auburn-Folsom Road	Auburn	95603 John G Briner	530-887-8182
Bank of Agriculture & Commerce	340 East Main Street	Stockton	95202 Ronald Berberian	209-473-6800
Bank of Alameda	2130 Otis Drive	Alameda	94501 Steven G Andrews	510-769-9338
Bank of Amador	422 Sutter Street	Jackson	95642 Larry Standing	209-223-2320
Bank of Coronado	1190 Orange Avenue	Coronado	92118 William R McLaurin	619-437-4466
Bank of Hemet (The)	1600 East Florida Avenue	Hemet	92344 Kevin Farrenkorp	909-652-2871
Bank of Los Altos	4546 El Camino Real	Los Altos	94022 Rob Holden	650-941-9300
Bank of Madera County	40266 Junction Drive	Oakhurst	93644 Fred H Brylka	559-642-2265
Bank of Marin	50 Madera Boulevard	Corte Madera	94925 W. R Griswold, Jr.	415-927-2265
Bank of Orange County	170 South Main Street	Orange	92868 Robert Campbell	714-634-3535
Bank of Petaluma	100 Petaluma Boulevard South	Petaluma	94952 Walter E Bragdon	707-765-2222
Bank of Rio Vista	101 Main Street	Rio Vista	94571 Timothy J Kubli	707-374-5711
Bank of Sacramento	1750 Howe Avenue, Ste. 100	Sacramento	95825 William J Martin	916-648-2100
Bank of Santa Clara	1995 El Camino Real	Santa Clara	95052 Ron Pecoraro	408-249-5900
Bank of Stockton	301 East Miner Avenue	Stockton	95202 Douglass M Eberhardt	209-464-8781
Bank of the Orient	233 Sansome Street	San Francisco	94104 Ernest L Go	415-781-6565
Bank of the Sierra	90 North Main Street	Porterville	93257 James C Holly	559-782-4900
Bank of the West	180 Montgomery Street	San Francisco	94104 Donald J McGrath	415-765-4800
Bank of Visalia	200 South Court Street	Visalia	93291 Donald A Gilles	559-636-1067
Bank of Walnut Creek	1400 Civic Drive	Walnut Creek	94596 James L Ryan	925-932-5353
Bank of Willits	145 South Main Street	Willits	95490 Richard M Willoughby	707-459-5533
Bay Area Bank	900 Veterans Boulevard	Redwood City	94063 Frank M Bartaldo, Jr.	650-367-1600
Bay Bank of Commerce	1495 East 14th Street	San Leandro	94577 Richard M Kahler	510-357-2265
BNY Western Trust Company	700 South Flower Street	Los Angeles	90017 Keith N Kuhn	213-630-6400
Borel Private Bank & Trust Company	160 Bovet Road	San Mateo	94402 Ronald G Fick	650-378-3700
Business Bank of California	505 West Second Street	San Bernardino	92401 Alan J Lane	909-888-2265
Butte Community Bank	2041 Forest Avenue	Chico	95928 Keith C Robbins	530-877-0857
California Bank & Trust	11622 El Camino Real	San Diego	92130 David Blackford	858-623-3190
California Chohung Bank	3000 West Olympic Boulevard	Los Angeles	90006 Soo Hwan Cho	213-380-8300
California Commerce Bank	2029 Century Park East	Los Angeles	90067 Salvador Villar	310-203-3634
California Oaks State Bank	50 West Hillcrest Drive	Thousand Oaks	93065 Anthony D Kourounis	805-496-6774
California Pacific Bank	601 Montgomery Street	San Francisco	94111 Richard K Chi	415-399-8000
Cathay Bank	777 North Broadway	Los Angeles	90012 Dunson K Cheng	213-625-4700
Cedars Bank	444 South Flower Street	Los Angeles	90071 William A Hanna	213-627-7799
Center Bank	3435 Wilshire Boulevard, Ste 700	Los Angeles	90010 Seon-Hong Kim	213-386-2222
Central California Bank	13775-C Mono Way	Sonora	95370 C. Frederick Rowden	209-536-9900

<b>Name</b>	<b>Street</b>	<b>City</b>	<b>Zip Code</b>	<b>Contact</b>	<b>Phone</b>
Central Sierra Bank	373 West St. Charles Place	San Andreas	95249	Clarence E Hartley	209-754-1883
Central Valley Community Bank	600 Pollasky Avenue	Clovis	93612	Daniel J Doyle	559-298-1775
Chinatrust Bank (U.S.A.)	22939 Hawthorne Boulevard	Torrance	90505	Henry W Peng	310-791-2828
Citizens Bank of Nevada County	305 Railroad Avenue	Nevada City	95959	John W Crombie	530-478-6000
Citizens Business Bank	701 North Haven Avenue	Ontario	91764	D. L Wiley	909-980-4030
CNA Trust Corporation	3080 South Bristol Street	Costa Mesa	92626	Renate I Renfro	714-437-1012
Coast Commercial Bank	75 River Street	Santa Cruz	95060	Harvey J Nickelson	831-458-4500
Comerica Bank-California	333 West Santa Clara Street	San Jose	95113	J. M Fulton	408-556-5000
Community Bank	100 East Corson Street	Pasadena	91103	V. Charles Jackson	626-577-1700
Community Bank of Central California	301 South Main Street	Salinas	93901	John F McCarthy	831-422-6642
Community Bank of San Joaquin, The	22 West Yokuts Avenue	Stockton	95207	C. Crane	209-956-7000
Community Bank of Santa Maria	1421 South Broadway	Santa Maria	93454	James D Glines	805-922-2900
Community Bank of the Bay	1750 Broadway	Oakland	94612	George E Mc Daniel, Jr.	510-271-8400
County Bank	550 West Main Street	Merced	95340	Thomas T Hawker	209-725-2200
Desert Community Bank	14800 La Paz Drive	Victorville	92392	Ronald L Wilson	760-243-2140
Discovery Valley Bank	1145 San Marino Drive	San Marcos	92069	James P Kelley, II	760-736-8900
Eastern International Bank	688 New High Street	Los Angeles	90012	Ambrose K Yu	213-687-7228
East-West Bank	415 Huntington Drive	San Marino	91108	Dominic Ng	626-799-5700
Encino State Bank	16000 Ventura Boulevard	Encino	91436	Carl O Schatz	818-789-9055
EverTrust Bank	Puente Hills Mall #700, 1600 S. Azusa Ave	City of Industry	91748	Chris K Huang	626-854-9700
Exchange Bank	545 Fourth Street	Santa Rosa	95402	C. W Reinking	707-524-3000
Farmers & Merchants Bank of Central California	121 West Pine Street	Lodi	95240	Kent A Steinwert	209-334-1101
Farmers & Merchants Bank of Long Beach	302 Pine Avenue	Long Beach	90802	Kenneth G Walker	562-437-0011
Feather River State Bank	777 Colusa Avenue	Yuba City	95992	John Jalavich	530-674-6000
First American Bank	8941 East Valley Boulevard	Rosemead	91770	Larry Frampton	626-287-6100
First Bank & Trust	550 Montgomery Street	San Francisco	94111	Terrance McCarthy	415-781-7810
First Bank of San Luis Obispo	995 Higuera Street	San Luis Obispo	93401	David R Booker	805-541-6100
First California Bank	1150 Paseo Camarillo	Camarillo	93010	C. G Kum	805-484-0534
First Commerce Bank	16861 Ventura Boulevard	Encino	91316	John J Feldman	818-501-2265
First Commercial Bank (USA)	200 East Main Street	Alhambra	91801	Dong-Ho Wang	626-300-6000
First Continental Bank	8632 East Valley Boulevard	Rosemead	91770	Alan Thian	626-288-8899
First Credit Bank	9255 Sunset Boulevard	West Hollywood	90069	Farhad Ghassemieh	310-273-3120
First International Bank	318 Fourth Avenue	Chula Vista	91912	Thomas E King	619-425-5000
First Mountain Bank	40865 Big Bear Lake	Big Bear Lake	92315	David Perry	909-866-5861
First Northern Bank of Dixon	195 North First Street	Dixon	95620	Owen J Onsum	707-678-3041
First Regional Bank	1801 Century Park East	Los Angeles	90067	Jack A Sweeney	310-552-1776
First State Bank of California	10820 Zelzah Avenue	Granada Hills	91344	Richard C Taylor	818-366-2188
First United Bank	7320 Clairemont Mesa Boulevard	San Diego	92111	Andrew C Yip	858-496-3800
Five Star Bank	6810 Five Star Boulevard, Ste. 100	Rocklin	95677	Mark A Lund	916-315-2525
Foothill Independent Bank	510 South Grand Avenue	Glendora	91740	George E Langley	818-963-8551
Fremont Bank	39150 Fremont Boulevard	Fremont	94538	Michael J Wallace	510-792-2300

Name	Street	City	Zip Code	Contact	Phone
Gateway Business Bank	18000 Studebaker Road, Ste. 550	Cerritos	90703	Richard E Proudfit	562-809-1473
General Bank	800 West Sixth Street	Los Angeles	90017	Peter Wu	213-972-4117
Gilmore Bank	110 South Fairfax Avenue	Los Angeles	90036	Lawrence E Thackery	323-549-2100
Golden Gate Bank	255 Bush Street, Ste. 100	San Francisco	94104	Teresa Lachenbruch	415-421-9000
Granite State Bank	100 East Huntington Drive	Monrovia	91016	William B Waddell	626-303-4661
Guaranty Bank of California	12301 Wilshire Boulevard	Los Angeles	90025-0618	Dennis H Lam	310-826-4228
Hacienda Bank	361 Town Center West	Santa Maria	93454	Cole W Minnick	805-346-8000
Hanmi Bank	3660 Wilshire Boulevard	Los Angeles	90010	Chung H Youk	213-382-2200
Heritage Bank East Bay	3077 Stevenson Boulevard	Fremont	94538	William Nethercott	510-445-0400
Heritage Bank of Commerce	150 Almaden Boulevard	San Jose	95113	Brad Smith	408-947-6900
Heritage Bank South Valley	18625 Sutter Drive	Morgan Hill	95037	Larry L Koch	408-778-2320
Heritage Oaks Bank	545 Twelfth Street	Paso Robles	93446	Lawrence P Ward	805-239-5200
Humboldt Bank	701 Fifth Street	Eureka	95501	Robert Daugherty	707-445-3233
Innovative Bank	360 14th Street	Oakland	94612	Tim Jochner	510-763-8486
International Bank of California	888 South Figueroa Street	Los Angeles	90017	Frank Tu	213-683-3000
Lake Community Bank	805 Eleventh Street	Lakeport	95453	Douglas A Nordell	707-263-7500
Liberty Bank	500 Linden Avenue	South San Francisco	94080	Larry W Woods	650-871-2400
Manufacturers Bank	515 South Figueroa Street	Los Angeles	90071	Takashi Fujishima	213-489-6200
Mechanics Bank (The)	3170 Hilltop Mall Road	Richmond	94806	William M Reid	510-262-7200
Mellon 1st Business Bank	601 West Fifth Street	Los Angeles	90071	R. D Woerner	213-489-1000
Metropolitan Bank	250 East 18th Street	Oakland	94606	Frank F Kiang	510-834-7534
Mid Valley Bank	950 Main Street	Red Bluff	96080	Joan M Blocker	530-527-7614
Mid-Peninsula Bank	420 Cowper Street	Palo Alto	94301	Susan K Black	650-323-5150
Mid-State Bank & Trust	1026 E. Grand Avenue	Arroyo Grande	93421-0580	James W Lokey	805-473-7700
Mirae Bank	2140 West Olympic Boulevard	Los Angeles	90006	Eun Hak Paik	213-480-3003
Mission Bank	1330 Truxton Avenue	Bakersfield	93301	Richard E Fanucchi	661-859-2500
Mission Valley Bank	9116 Sunland Boulevard	Sun Valley	91352	Tamara Gurney	818-394-2300
Mizuho Corporate Bank of California	555 West Fifth Street	Los Angeles	90013-3033	Eizo Ishiguro	213-612-2700
Modesto Commerce Bank	1623 J Street	Modesto	95354	Jeffrey P Burda	209-521-4100
Montecito Bank & Trust	1106 Coast Village Road	Montecito	93101	Rodney K Brown	805-963-7511
Monterey County Bank	601 Munras Avenue	Monterey	93940	Kenneth Sheffer	831-649-4600
Murphy Bank	5180 North Palm Avenue, Ste. 101	Fresno	93704	James Templeton	559-225-0225
Napa Community Bank	600 Trancas Street	Napa	94558	Dennis J Pedisich	
Network Bank USA	845 North Euclid Avenue	Ontario	91762	Fred Jensen	909-983-4600
North Valley Bank	1327 South Street	Redding	96001	Michael J Cushman	530-243-8600
Oak Valley Community Bank	125 North Third Avenue	Oakdale	95361	Ronald C Martin	209-848-2265
Oceanic Bank	130 Battery Street	San Francisco	94111	Gilbert Y Peng	415-392-0642
Ojai Valley Bank	1207 Maricopa Road	Ojai	93023	Shari Skinner	805-646-0111
Orange Community Bank	1045 West Katella Avenue, Ste. 100	Orange	92867	Larry A Sallinger	714-997-1359
Pacific Business Bank	10100 Pioneer Boulevard, Ste. 1000	Santa Fe Springs	90670	Kevin K Watson	562-906-3900
Pacific Coast Bankers' Bank	340 Pine Street	San Francisco	94104	Henry Homsher	415-399-1900
Pacific Crest Bank	30343 Canwood Street	Agoura Hills	91301	Gary Wehrle	818-706-0131
Pacific Liberty Bank	19950 Beach Boulevard	Huntington Beach	92648-3706	Richard Ganulin	714-429-2100

Name	Street	City	Zip Code	Contact	Phone
Pacific Mercantile Bank	949 South Coast Drive, 3rd Floor	Costa Mesa	92626	Raymond E Dellerba	714-438-2500
Pacific State Bank	6 South El Dorado Street	Stockton	95202	Steven A Rosso	209-943-7400
Pacific Union Bank	3530 Wilshire Boulevard	Los Angeles	90010	Young S Yoo	213-385-0909
Pan American Bank	3626 East First Street	Los Angeles	90063	Romana A Banuelos	323-264-3310
Peninsula Bank of Commerce	1001 Broadway	Millbrae	94030	Mark F Doiron	650-697-4333
Placer Sierra Bank	949 Lincoln Way	Auburn	95603	Harvey Ferguson	530-823-7777
Plumas Bank	336 West Main Street	Quincy	95971	William E Elliott	530-283-6800
Preferred Bank	601 South Figueroa Street	Los Angeles	90017	Li Yu	213-891-1188
Premier Service Bank	3637 Arlington Avenue	Riverside	92506	Kerry Pendergast	909-274-2400
Premier Valley Bank	8355 North Fresno Street	Fresno	93720	J. Michael McGowan	559-438-2007
PriVest Bank	1 MacArthur Place, Ste. 110	Santa Ana	92707	Brian M Riley	714-850-9200
Professional Business Bank	199 S Los Robles Avenue Ste. 130	Pasadena	91101	Brian H Kelly	626-395-7000
Rancho Bank	530 West Bonita Avenue	San Dimas	91773	John G Giambi	909-599-0871
Rancho Bernardo Community Bank	16495 Bernardo Center Drive	San Diego	92128	Alan L Douglas	858-451-9100
Redding Bank of Commerce	1177 Placer Street	Redding	96001	Michael C Mayer	530-241-2265
Redlands Centennial Bank	218 East State Street	Redlands	92373	Timothy P Walbridge	909-798-3611
River City Bank	2485 Natomas Park Drive	Sacramento	95833	Jeanne Reeves	916-567-2600
Saehan Bank	3580 Wilshire Blvd., Ste. 1500	Los Angeles	90010	Joohak Kim	213-389-5550
San Joaquin Bank	1301 17th Street	Bakersfield	93301	Barton H Hill	661-395-1610
Santa Lucia Bank	7480 El Camino Real	Atascadero	93423	Stanley R Cherry	805-466-7087
Savings Bank of Mendocino County	200 North School Street	Ukiah	95482	Charles B Mannon	707-462-6613
Scott Valley Bank	515 South Broadway	Yreka	96097	Timothy S Avery	530-842-6141
Security Business Bank of San Diego	710 B Street, Ste. 100	San Diego	92101	Paul F Rodeno	619-231-8500
Service 1st Bank	2800 West March Lane, Ste. 120	Stockton	95219	John O Brooks	209-956-7800
Silicon Valley Bank	3003 Tasman Drive	Santa Clara	95054-1191	Kenneth Wilcox	408-654-7400
Six Rivers Bank	402 F Street	Eureka	95501	Harold Harris	707-443-8400
Solano Bank	403 Davis Street	Vacaville	95688	John A Nerland	707-452-7000
Sonoma Valley Bank	202 West Napa Street	Sonoma	95476	Melvin Switzer, Jr.	707-935-3200
South Coast Commercial Bank	19752 MacArthur Boulevard	Irvine	92612	Van Rhebeck	949-852-2500
Southland Business Bank	16008 Foothill Blvd.	Irwindale	91706	William Chapman	626-334-3800
Southwest Community Bank	277 North El Camino Real	Encinitas	92024	Frank J Mercardante	760-634-6400
Spectrum Bank	2417 West Whittier Boulevard	Montebello	90640-0280	Thomas R Timmons	323-726-1411
State Bank of India (California)	707 Wilshire Boulevard	Los Angeles	90017-3587	Soundara Kumar	213-623-7250
Stockmans Bank	9340 East Stockton Boulevard	Elk Grove	95624	Gary Wright	916-685-6546
Summit Bank	2969 Broadway	Oakland	94611	Shirley W Nelson	510-839-8800
Summit State Bank	6305 Commerce Boulevard	Rohnert Park	94928	Terrence M Davis	707-584-8200
Sun Country Bank	13792 Bear Valley Road	Victorville	92392	Michael T Wilson	760-243-1240
Sunrise Bank of San Diego	4570 Executive Drive	San Diego	92121	Randall S Cundiff	858-625-9050
Sunwest Bank	17542 East 17th Street	Tustin	92780	James G LeSieur, III	714-730-4400
Tri-Counties Bank	63 Constitution Drive	Chico	95973	Richard Smith	530-898-0300
Union Safe Deposit Bank	327 East Main Street	Stockton	95201-1200	Joseph H Johnson	209-946-5011
United Commercial Bank	711 Van Ness Avenue	San Francisco	94102-3224	Tommy S Wu	415-928-0700
United Pacific Bank	1630 South Azusa Avenue	City of Industry	91748	Christopher C Leu	626-965-6230

<b>Name</b>	<b>Street</b>	<b>City</b>	<b>Zip Code</b>	<b>Contact</b>	<b>Phone</b>
United Security Bank	2151 West Shaw Avenue	Fresno	93711	Dennis R Woods	559-225-0101
Uniti Bank	6301 Beach Blvd, Ste 100	Buena Park	90621	William B Im	714-736-5700
Valley Bank	24010 Sunnymead Boulevard	Moreno Valley	92553	Eugene H Wood	909-242-1174
Valley Community Bank	465 Main Street	Pleasanton	94566	Richard P Loupe	925-484-5400
Valley Independent Bank	1448 Main Street	El Centro	92243	Dennis L Kern	760-337-3200
Verdugo Banking Company	400 North Brand Boulevard	Glendale	91203	Raymond C Dumser	818-549-1000
Vineyard Bank	9590 Foothill Boulevard	Rancho Cucamonga	91729	Norman Morales	909-987-0177
Vintage Bank (The)	1500 Soscol Avenue	Napa	94559	Glen C Terry	707-257-8585
Visalia Community Bank	120 North Floral Street	Visalia	93291	Thomas Beene	559-625-8733
Wells Fargo Bank, Ltd.	707 Wilshire Boulevard	Los Angeles	90017	Gary Dunning	213-614-5286
Wells Fargo Central Bank	26610 West Agoura Road	Calabasas	91302	Paul M Watson	818-880-1722
Westamerica Bank	1108 Fifth Avenue	San Rafael	94901	David L Payne	415-257-8057
Western State Bank	1801 East Huntington Drive	Duarte	91010-2591	Simeon Cua	626-357-9611
Wilshire State Bank	3200 Wilshire Boulevard	Los Angeles	90010	Soo Bong Min	213-387-3200
Yolo Community Bank	624 Court Street	Woodland	95776	John A DiMichele	530-666-5800
Yosemite Bank	5173 Highway 49 North, Ste. 3	Mariposa	95338	Thomas C Dowlan	209-966-3777

## 2002 Industrial Bank Financial Data

### Statement of Financial Condition as of December 31, 2002 (in thousands of dollars)

Number of institutions..... 19

#### Assets

Cash and due from banks.....	\$340,491
Securities.....	1,058,382
Federal funds sold and securities purchased .....	214,582
Loans.....	10,868,515
Less allowance for loan losses .....	305,489
Trading assets .....	0
Premises and fixed assets.....	35,362
Other real estate owned .....	26,793
Investments in unconsolidated subsidiaries.....	0
Customers' liability under acceptances.....	0
Intangible assets.....	8,972
Other assets .....	359,356

**Total Assets .....** **\$12,606,944**

#### Liabilities and capital

Total deposits .....	9,296,958
Federal funds purchased and securities sold .....	0
Trading liabilities .....	0
Other borrowed money .....	2,009,080
Liability on acceptances outstanding .....	0
Subordinated notes and debentures.....	0
Other liabilities .....	102,849
Minority interest in consolidated subsidiaries .....	0
Perpetual preferred stock .....	0
Common stock.....	109,365
Surplus .....	564,526
Undivided profits and capital reserves .....	519,655
Unrealized gains on available-for-sale securities.....	4,511
Other equity capital components .....	0
Total equity capital.....	1,198,057

**Total liabilities and equity capital.....** **\$12,606,944**

**Statement of Income**  
**for the year ended December 31, 2002**  
**(in thousands of dollars)**

**Interest income**

Loans .....	\$947,922
Lease financing receivables .....	1,815
Due from depository institutions .....	4,669
Securities .....	37,845
Trading assets .....	170
Federal funds sold .....	2,675
Other .....	3,927
Total interest income .....	\$999,023

**Interest expense**

Deposits .....	\$308,034
Federal funds purchased .....	286
Borrowings .....	34,202
Subordinated notes .....	140
Total interest expense .....	\$342,662

Net interest income .....\$656,361

Provision for loan loss .....\$236,442

**Noninterest income**

Fiduciary activities .....	\$0
Service charges .....	409
Trading revenue .....	-500
Other fee income .....	11,247
Net gains (losses) on sales of assets .....	191,637
All other noninterest income .....	12,943
Total noninterest income .....	\$215,736

Realized gains on securities.....\$1,341

**Noninterest expense**

Salaries .....	\$185,248
Premises and fixed assets .....	31,340
Other noninterest expense .....	104,141
Total noninterest expense .....	\$320,729

Income before income taxes and extraordinary items .....\$316,267

Income tax .....119,254

Income before extraordinary items .....197,013

Extraordinary items .....0

**Net income .....\$197,013**



## PROFILE OF INDUSTRIAL BANKS

(In Millions of Dollars)

Period Ending	12/31/1999	12/31/2000	12/31/2001	12/31/2002
Number of Thrift and Loans	23	22	21	19
Loans & Leases (Net)*	8,385.5	9,217.4	9,960.3	10,861.2
Reserve for loans	146.7	185.9	258.0	305.5
Total Assets	9,933.9	10,934.1	11,529.2	12,606.9
Total Deposits	8,564.5	9,348.9	9,368.1	9,297.0
Total Equity Capital	947.7	959.8	976.5	1,198.1
Noncurrent Loans & Leases**	93.7	187.6	233.5	191.2
Total Past Due Loans & Leases***	201.8	303.1	367.0	303.7
Other Real Estate Owned****	13.5	22.5	39.4	26.8
Interest Earned	922.7	1,107.5	1,087.9	999.0
Interest Expense	436.0	564.0	536.8	342.7
Net Interest Income	486.7	543.5	551.1	654.8
Noninterest Income	75.3	78.2	96.7	215.7
Loan Loss Provision	87.0	196.4	199.5	236.4
Noninterest Expense	317.1	304.5	305.4	320.7
Net Income	97.4	35.1	53.7	197.0
Return on Assets#	0.98	0.32	0.47	1.57
Return on Equity#	10.27	3.65	5.50	16.78
Net Interest Margin#	4.90	4.97	4.78	5.20
Loans & Leases/Deposits	97.91	98.59	106.32	116.83
Loans & Leases/Assets	84.41	84.30	86.39	86.30
LLR/Total Loans	1.75	2.02	2.59	2.81
Equity Capital/Assets	9.54	8.78	8.47	9.35
Noncurrent Loans&Leases/Total Loans&Leases	1.12	2.04	2.34	1.76
Tot. Past Due Loans&Leases/Total Loans&Leases	2.41	3.29	3.69	2.80
Reserves for Loans/Noncurrent Loans&Leases	156.59	99.11	110.51	159.80

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

\*\*\*\* Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

# Aggregate return



## SELECTED FINANCIAL DATA—INDUSTRIAL BANKS

As of December 31, 2002

(In Thousands of Dollars)

Name of Industrial Bank	Location	Assets	Loans & Leases	Loan Loss Reserve	Deposits	Capital	Net Income	ROA	ROE
Affinity Bank	Ventura	694,325	535,303	5,727	520,004	51,975	21,976	4.22	56.40
Balboa Thrift and Loan Association	Chula Vista	104,093	96,530	1,708	94,364	9,189	1,566	2.01	22.73
Centennial Bank	Fountain Valley	238,599	216,879	2,109	193,948	20,511	4,010	2.24	26.08
Community Commerce Bank	Los Angeles	225,157	182,745	3,886	166,060	26,314	4,717	2.79	23.91
Finance and Thrift Company	Porterville	107,532	84,562	1,488	91,767	13,789	3,049	3.78	29.50
Fireside Thrift Company	Pleasanton	1,026,891	871,893	44,946	857,475	142,855	23,110	3.00	21.58
First Security Thrift Company	Orange	170,449	109,332	1,170	140,186	21,252	2,536	1.98	15.92
FirstPlus Bank	Irvine	22,181	0	0	0	21,336	(439)	(2.64)	(2.74)
Franklin Bank of California	Orange	2,188	421	10	165	2,023	34	2.07	2.24
Fremont Investment & Loan	Anaheim	6,363,296	5,808,363	161,190	4,559,168	570,932	147,358	3.09	34.43
Golden Security Bank	Alhambra	110,112	90,081	915	99,942	9,686	4,044	4.90	55.70
Home Bank of California	San Diego	130,967	123,378	1,603	115,297	11,912	4,411	4.49	49.40
Imperial Capital Bank	La Jolla	1,602,490	1,347,698	31,076	1,068,021	188,426	19,517	1.62	13.82
Novato Community Bank	Novato	74,781	64,131	630	62,863	6,232	738	1.32	15.80
Rancho Santa Fe Thrift & Loan Association	San Marcos	130,001	129,242	4,650	59,088	22,008	1,446	1.48	8.76
Silvergate Bank	La Jolla	405,417	279,523	1,388	205,278	20,955	1,521	0.50	9.68
Southern Pacific Bank	Torrance	904,294	723,817	39,981	864,160	35,155	(45,256)	(6.68)	(171.73)
Tamalpais Bank	San Rafael	267,536	176,889	1,942	176,088	20,242	2,437	1.22	16.06
Tustin Community Bank	Tustin	26,635	20,387	1,070	23,084	3,265	238	1.19	9.72

## California Industrial Banks as of December 31, 2002

<b>Name</b>	<b>Street</b>	<b>City</b>	<b>ZIP Code</b>	<b>Contact</b>	<b>Phone</b>
Affinity Bank	101 South Chestnut Street	Ventura	93001	Michael R McGuire	805-804-8391
Balboa Thrift and Loan Association	865 Amena Court	Chula Vista	91910-4330	Ted Monzingo	619-425-4440
Centennial Bank	18837 Brookhurst Street	Fountain Valley	92708	Ron Robertson	714-964-9111
Community Commerce Bank	5444 East Olympic Boulevard	Los Angeles	90022	William Lasher	323-888-8777
Finance and Thrift Company	268 No. Main Street	Porterville	93257	David L Stuck	559-784-1793
Fireside Thrift Co.	5050 Hopyard Road	Pleasanton	94588	Ferdinand H Reichelt	925-460-9020
First Security Thrift	803 East Katella Avenue	Orange	92667	James Bresnan	714-538-3481
FirstPlus Bank	1732 Reynolds Avenue	Irvine	92614	David H Johnson	949-851-7100
Franklin Bank of California	171 S. Anita Drive, #104	Orange	92868	N B Kurnick	714-937-5156
Fremont Investment and Loan	175 North Riverview Drive	Anaheim	92808	Murray Zoota	714-283-6500
Golden Security Bank	30 West Valley Boulevard	Alhambra	91801	William H Guleserian	626-289-5788
Home Bank of California	875 Garnet Avenue	San Diego	92109	Byron Webb, Jr.	858-270-5881
Imperial Capital Bank	888 Prospect Street, Ste. 110	La Jolla	92037	George Haligowski	858-551-0511
Novato Community Bank	1400 Grant Avenue	Novato	94945	Kim Petrini	415-898-5400
Rancho Santa Fe Thrift & Loan Association	1001 San Marcos Boulevard	San Marcos	92069	Michael Johns	760-736-2020
Silvergate Bank	3252 Holiday Court	La Jolla	92037	Dennis S Frank	619-465-7283
Southern Pacific Bank	23530 Hawthorne Blvd., Bldg 1, Ste. 200	Torrance	90505	Rudolf Guenzel	310-442-3300
Tamalpais Bank	851 Irwin Street	San Rafael	94901	Mark Garwood	415-454-1212
Tustin Community Bank	530 East First Street	Tustin	92680	Donald Meier	714-730-5662

## 2002 Credit Union Financial Data

### Statement of Financial Condition as of December 31, 2002 (in thousands of dollars)

Number of insitutions:.....223

#### Assets

Cash and cash equivalents .....	\$3,535,398
Investments.....	13,143,054
Loans held for sale.....	106,168
Loans and leases .....	32,156,132
Less: Allowance for loan and lease losses.....	293,055
Property and equipment.....	916,429
Other real estate owned.....	711
Other assets.....	969,290

**Total Assets .....** **\$50,534,127**

#### Liabilities and equity

Members' share accounts .....	\$44,254,392
Total borrowings.....	764,316
Dividends payable.....	48,660
Accounts payable and other liabilities .....	368,657
Members' equity, substantially restricted.....	5,098,103

**Total Liabilities and Members' Equity .....** **\$50,534,127**

**Statement of Income**  
**for the year ended December 31, 2002**  
**(in thousands of dollars)**

**Interest income**

Loans .....	\$2,325,568
Less: Interest refunded .....	1,764
Investments.....	542,239
Trading profits and losses .....	(606)
Total Interest Income .....	\$2,865,437

**Interest expense**

Members' share accounts .....	\$1,056,188
Interest on borrowed money .....	33,567
Total Interest Expense .....	\$1,089,756

Net interest income .....	\$1,775,681
Provision for loan and lease losses .....	202,123
Net interest income after provision for loan losses .....	\$1,573,558

**Noninterest income**

Fee income .....	\$329,569
Other operating income.....	140,751
Non-operating gains or losses .....	27,834
Total noninterest Income.....	\$498,153

**Noninterest expense**

Compensation and benefits .....	\$728,305
Office operations.....	355,487
Occupancy .....	111,763
Total other expenses.....	283,395
Total noninterest Expense .....	\$1,478,950

<b>Net income .....</b>	<b>\$592,761</b>
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## PROFILE OF CREDIT UNIONS

(In Millions of Dollars)

PERIOD ENDING	12/31/1999	12/31/2000	12/31/2001	12/31/2002
Number of Credit Unions	213	216	218	223
Loans to Members	19,256.9	24,863.5	28,804.7	32,156.1
Allowance for Loan Losses	197.0	231.5	260.3	293.1
Total Assets	27,726.9	35,812.8	43,740.2	50,534.1
Members' Shares	24,189.5	31,243.4	38,454.8	44,254.4
Members' Equity	2,817.2	3,693.6	4,389.9	5,098.1
Total Delinquent Loans**	101.0	141.5	177.8	199.2
Other Real Estate Owned	4.5	2.9	2.7	0.7
Interest Earned	1,902.2	2,510.4	2,884.2	2,865.4
Interest Expense	886.8	1,253.6	1,418.7	1,089.8
Net Interest Income	1,015.4	1,256.7	1,465.5	1,775.7
Provision for Loan Losses	122.9	129.8	161.1	202.1
Other Income	245.9	320.0	446.3	498.2
Operating Expenses	875.6	1,077.3	1,276.6	1,479.0
Non operating Gains or Losses	2.9			
Net Income	265.7	369.7	474.1	592.8
Return on Average Assets	1.10	1.16	1.05	1.25
Net Interest Margin/Average Assets	4.20	4.95	4.69	4.76
Capital/Assets	10.90	10.31	10.04	10.09
Total Loans/Total Shares	79.60	79.58	74.91	72.66
Total Loans/Total Assets	69.50	69.43	65.85	63.63
Delinquent Loans/Total Loans	0.5	0.6	0.6	0.6
Net Charge-Offs/Average Loans	0.6	0.5	0.6	0.6

\*\* Delinquent Loans are loans past due 60 days or more.

## SELECTED FINANCIAL DATA

AS OF DECEMBER 31, 2002

(In Thousands of Dollars)

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserve s	Shares	Capital	Net Income	ROA	Capital/ Assets
1st Pacific Credit Union	Vallejo	124,576	96,921	575	113,068	10,971	1,107	0.89	8.81
1st United Services Credit Union	Pleasanton	589,293	335,992	1,806	530,511	57,497	7,748	1.31	9.76
Alameda Credit Union	Alameda	37,415	15,657	127	33,143	4,151	161	0.43	11.09
Alisos Credit Union	Norwalk	8,641	4,146	34	7,405	1,231	(54)	(0.62)	14.24
Alliance Credit Union	San Jose	356,797	243,213	2,137	324,701	31,504	3,478	0.97	8.83
Allied Trades Credit Union	Stockton	19,113	11,122	86	16,175	2,845	(21)	(0.11)	14.88
Amalgamated Lithographers Credit Union	Los Angeles	1,637	619	61	1,428	173	0	0.00	10.55
American Electronics Association Credit Union	Sunnyvale	679,843	589,271	15,102	617,854	50,285	11,614	1.71	7.40
American First Credit Union	La Habra	539,530	469,637	3,182	479,218	58,360	1,832	0.34	10.82
American River HealthPro Credit Union	Sacramento	167,612	141,222	2,256	151,107	15,105	1,379	0.82	9.01
America's Choice Credit Union	Redwood City	44,721	23,386	222	40,586	3,729	(66)	(0.15)	8.34
Arrow Credit Union	Oakland	7,581	3,995	32	6,896	642	22	0.29	8.47
Arrowhead Central Credit Union	San Bernardino	683,571	533,162	5,000	624,223	50,676	4,760	0.70	7.41
Atchison Village Credit Union	Richmond	5,370	2,999	43	4,727	630	52	0.97	11.73
Bakery Employees Credit Union	Montebello	5,878	2,996	36	5,050	821	34	0.57	13.97
Barstow Railway Employees Credit Union	Barstow	9,646	6,519	22	8,074	1,098	159	1.65	11.39
Bay Cities Credit Union	Hayward	62,994	36,487	261	57,344	5,399	741	1.18	8.57
Butte Co. Postal Employees Credit Union	Chico	4,495	3,180	46	4,111	347	26	0.58	7.72
C.A.H.P. Credit Union	Sacramento	79,997	57,647	305	71,809	7,345	959	1.20	9.18
Cabrillo Credit Union	San Diego	117,258	83,348	682	105,965	10,829	1,331	1.13	9.24
Cal State 9 Credit Union	Concord	210,599	101,873	1,596	189,735	18,891	341	0.16	8.97
California Agribusiness Credit Union	Buena Park	24,631	7,905	79	21,524	3,053	(97)	(0.39)	12.39
California Bear Credit Union	Los Angeles	97,346	59,508	477	93,022	9,180	393	0.40	9.43
California Center Credit Union	Rancho Cucamong	6,786	4,454	27	5,972	735	65	0.96	10.82
California Coast Credit Union	San Diego	670,450	462,915	2,580	594,510	58,725	8,645	1.29	8.76
California Community Credit Union	Sacramento	31,675	21,515	201	27,423	3,858	327	1.03	12.18
California Credit Union (The)	Glendale	1,024,821	557,054	5,459	917,810	102,484	9,891	0.97	10.00
California Federation of Teachers Credit Union	Burbank	2,541	1,290	40	2,232	297	3	0.11	11.70
California Lithuanian Credit Union	Santa Monica	32,572	12,979	97	27,610	4,759	507	1.56	14.61

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves		Shares	Capital	Net Income	ROA	Capital/ Assets
California Preferred Credit Union	San Francisco	44,083	16,993	166	37,729	6,308	67	0.15		14.31
California State & Fed Emp #20 Credit Union	Eureka	73,637	26,021	98	64,126	9,469	1,041	1.41		12.86
California State Credit Union of the North Bay	Santa Rosa	96,699	74,227	1,049	89,543	7,095	1,105	1.14		7.34
Capital Power Credit Union	Sacramento	48,329	39,751	695	40,680	4,504	489	1.01		9.32
Central State Credit Union	Stockton	123,807	87,707	698	111,005	12,281	1,032	0.83		9.92
Chevron Valley Credit Union	Bakersfield	87,894	72,393	1,002	79,167	9,063	812	0.92		10.31
Christian Community Credit Union	Covina	306,060	241,239	650	271,251	31,787	3,225	1.05		10.39
Church/Co-Op Credit Union	Sacramento	6,549	4,216	52	6,091	451	45	0.69		6.88
City of Ukiah Employees Credit Union	Ukiah	3,573	2,399	31	3,052	496	27	0.77		13.87
Coast Central Credit Union	Eureka	460,841	271,864	3,525	402,107	53,035	5,990	1.30		11.51
Coastline Community Credit Union	Long Beach	42,428	32,020	733	38,268	3,931	(127)	(0.30)		9.27
Commonwealth Central Credit Union	San Jose	321,203	202,172	2,069	290,309	30,286	4,130	1.29		9.43
Community Credit Union of Southern Humboldt	Garberville	18,507	15,228	130	16,941	1,431	179	0.97		7.73
Community First Credit Union	Santa Rosa	103,703	70,895	833	95,058	8,286	161	0.15		7.99
Contra Costa Retail Clerks Credit Union	Martinez	7,523	3,538	45	6,762	752	16	0.21		9.99
County City Employees Credit Union	San Luis Obispo	21,843	3,912	22	17,778	4,066	79	0.36		18.61
Credit Union of Southern California	Whittier	240,325	159,229	723	213,817	24,792	3,359	1.40		10.32
Delta Valley Credit Union	Stockton	10,233	1,941	32	8,792	1,385	42	0.41		13.53
Dominguez Water Employees Credit Union	Long Beach	158	52	16	113	40	1	0.48		25.11
Dow Great Western Credit Union	Pittsburg	34,920	18,684	37	28,952	5,716	409	1.17		16.37
Eagle Community Credit Union	Lake Forest	175,920	122,527	875	156,330	18,636	1,879	1.07		10.59
Eagle Credit Union	Stockton	22,158	10,446	224	18,682	3,368	99	0.45		15.20
East Bay Postal Credit Union	Oakland	8,513	3,662	157	6,819	1,639	58	0.68		19.25
E-Central Credit Union	Pasadena	102,145	50,895	447	89,129	12,482	949	0.93		12.22
Educational Employees Credit Union	Fresno	956,943	548,678	3,592	859,801	89,719	11,592	1.21		9.38
El Futuro Credit Union	Porterville	5,140	3,516	70	4,621	409	7	0.14		7.96
El Monte City Employees Credit Union	El Monte	11,263	7,322	48	10,361	833	71	0.63		7.40
Energy First Credit Union	Monterey Park	372,579	151,626	1,088	308,824	63,159	3,698	0.99		16.95
Evangelical Christian Credit Union	Brea	441,524	379,850	1,056	313,413	37,999	7,373	1.67		8.61
Financial 21 Community Credit Union	San Diego	126,157	75,559	678	113,005	12,587	172	0.14		9.98

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves		Shares	Capital	Net Income	ROA	Capital/ Assets
Financial Benefits Credit Union	Oakland	18,143	10,511		108	16,171	1,812	30	0.16	9.99
Financial Center Credit Union	Stockton	221,157	124,222		2,175	172,392	43,891	4,677	2.11	19.85
Financial Partners Credit Union	Downey	546,961	427,341		2,892	495,768	47,717	3,772	0.69	8.72
Firestone Financial Services Credit Union	Anaheim	19,041	4,981		66	16,443	2,581	34	0.18	13.55
First City Credit Union	Glendale	276,562	140,923		1,422	245,310	29,558	3,602	1.30	10.69
First Entertainment Credit Union	Hollywood	383,787	233,650		3,534	346,746	34,607	4,310	1.12	9.02
First Financial Credit Union	West Covina	538,488	415,888		5,165	486,988	45,358	1,854	0.34	8.42
First Future Credit Union	San Diego	651,357	409,880		2,074	579,133	68,079	7,103	1.09	10.45
First Imperial Credit Union	El Centro	41,502	33,136		214	35,273	5,554	310	0.75	13.38
First Metropolitan Credit Union dba Metro 1Credit Union	Concord	165,360	99,198		429	147,367	17,147	1,384	0.84	10.37
First U.S. Community Credit Union	Sacramento	128,089	89,650		373	111,411	12,819	1,248	0.97	10.01
Fiscal Credit Union	Glendale	143,832	61,711		588	127,827	15,116	811	0.56	10.51
Focus One Community Credit Union	Los Angeles	73,381	43,191		336	66,353	6,825	601	0.82	9.30
Food Processors Credit Union	Modesto	35,373	28,940		284	31,483	3,330	933	2.64	9.41
Fountain Valley Credit Union	Fountian Valley	2,843	1,334		14	2,497	315	21	0.74	11.10
Franklin-Media Credit Union	Oakland	5,160	3,269		33	4,845	305	(139)	(2.69)	5.91
Fresno Fire Department Credit Union	Fresno	21,955	12,212		112	18,839	2,930	199	0.91	13.34
Fresno Police Department Credit Union	Fresno	27,356	18,299		170	22,843	4,219	504	1.84	15.42
Glass Containers Credit Union	Antioch	955	709		14	722	233	(7)	(0.72)	24.42
Golden 1 Credit Union (The)	Sacramento	4,275,124	2,999,439		29,209	3,838,285	383,615	48,142	1.13	8.97
Great American Credit Union	San Diego	67,413	45,677		290	61,802	5,378	403	0.60	7.98
Greater Valley Credit Union	Fresno	33,071	15,786		258	29,306	3,579	192	0.58	10.82
Heritage Community Credit Union	Rancho Cordova	222,832	174,383		3,317	194,377	19,147	2,140	0.96	8.59
High Sierra Credit Union	Bishop	7,613	4,061		37	6,642	964	135	1.77	12.66
Horizon Credit Union	Fresno	16,545	9,269		115	14,173	2,287	72	0.43	13.82
Huntington Beach City Employees Credit Union	Huntington Beac	27,443	12,224		39	24,004	3,388	249	0.91	12.35
I.L.W.U. Credit Union	Wilmington	37,270	21,957		259	33,228	3,527	171	0.46	9.46
IBEW Members + Credit Union	Martinez	14,258	4,547		38	13,001	1,230	137	0.96	8.63
Inland Counties Postal Credit Union	Redlands	11,166	6,186		106	10,071	1,007	108	0.96	9.02
Inland Empire Credit Union	Pomona	45,600	20,301		125	40,313	5,227	170	0.37	11.46
Inwood Credit Union	Oakland	52,031	36,288		669	46,842	4,976	307	0.59	9.56



Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves		Shares	Capital	Net Income		ROA	Capital/ Assets
Jacom Credit Union	Los Angeles	69,034	35,441	242	56,390	12,595	314	0.45			18.24
Jones Methodist Church Credit Union	San Francisco	680	78	5	546	134	(7)	(1.09)			19.76
Kaiser Lakeside Credit Union	Oakland	33,579	24,258	138	30,300	3,049	255	0.76			9.08
Kern Central Credit Union	Bakerfield	27,186	21,944	254	24,922	2,042	212	0.78			7.51
L. A. Electrical Workers Credit Union	Pasadena	39,552	2,259	188	32,139	6,774	564	1.43			17.13
LBS Financial Credit Union	Long Beach	718,149	386,358	5,599	650,968	64,677	9,589	1.34			9.01
Lithuanian Credit Union	Los Angeles	10,498	5,259	56	9,724	756	59	0.56			7.20
Long Beach Firemen's Credit Union	Long Beach	109,029	82,194	635	96,549	12,128	1,158	1.06			11.12
Long Beach Postal Credit Union	Long Beach	59,354	12,686	88	49,557	9,827	632	1.07			16.56
Los Angeles Firemen's Credit Union	Los Angeles	533,432	382,910	601	480,608	52,369	4,191	0.79			9.82
Lutheran Credit Union of America	Brea	16,847	13,780	94	15,433	1,364	260	1.54			8.10
March Community Credit Union	Moreno Valley	296,981	220,704	2,543	268,186	27,039	2,834	0.95			9.10
Marin General Hospital Employees Credit Union	San Rafael	2,614	1,204	9	2,201	407	5	0.21			15.57
Matadors Community Credit Union	Northridge	98,336	64,206	305	89,473	8,016	870	0.88			8.15
McClatchy Employees Credit Union	Sacramento	14,877	10,911	67	12,457	2,034	249	1.68			13.67
McColl's Credit Union	Redding	506	328	7	334	170	5	1.07			33.65
Media City Community Credit Union	Burbank	25,610	13,810	184	22,855	2,710	223	0.87			10.58
Members 1st Credit Union	Redding	71,306	56,716	272	64,371	6,608	1,078	1.51			9.27
Mendo Lake Credit Union	Ukiah	49,377	37,607	448	44,830	4,015	641	1.30			8.13
Merced Municipal Employees Credit Union	Merced	2,306	1,608	10	2,098	206	6	0.26			8.92
Merco Credit Union	Merced	51,719	34,943	320	48,050	3,492	669	1.29			6.75
Meriwest Credit Union	San Jose	840,925	596,223	4,810	682,951	71,763	7,414	0.88			8.53
Mid-Cities Schools Credit Union	Compton	24,377	12,646	143	17,705	6,603	185	0.76			27.09
M-N Employees Credit Union	San Jose	6,161	1,916	28	4,451	1,493	(22)	(0.36)			24.23
Monterey County Employees Credit Union	Salinas	13,743	7,212	63	12,520	1,216	(7)	(0.05)			8.85
Monterey Credit Union	Monterey	153,010	109,151	891	133,153	18,213	2,088	1.36			11.90
Musicians Credit Union	Hollywood	43,205	20,327	351	35,442	7,387	460	1.06			17.10
Nazarene Credit Union	Brea	135,815	108,637	615	123,568	11,623	2,932	2.16			8.56
Nikkei Credit Union	Gardena	47,274	20,262	36	40,035	6,989	704	1.49			14.78
North County Credit Union	San Diego	44,807	29,573	247	41,144	3,414	406	0.91			7.62
North Island Financial Credit Union	San Diego	1,201,870	918,222	2,914	939,254	101,368	9,132	0.76			8.43
North Orange County Credit Union	Fullerton	46,882	16,662	204	40,656	6,168	503	1.07			13.16
Northern California Latvian Credit Union	Los Gatos	2,488	1,048	11	2,094	386	9	0.35			15.51

Name of Credit Union	Location	Assets	Loans	Loan Loss	Shares	Capital	Net	ROA	Capital/ Assets
				Reserves			Income		
Norton Community Credit Union	San Bernardino	179,311	111,230	1,832	162,607	14,667	(437)	(0.24)	8.18
Oakland Municipal Credit Union	Oakland	95,553	57,000	441	76,216	19,000	425	0.44	19.88
Ocean Crest Credit Union	Long Beach	37,260	25,649	299	33,968	3,305	220	0.59	8.87
OCHA Credit Union	Orange	21,439	11,000	213	18,875	2,488	55	0.25	11.61
Orange County's Credit Union	Santa Ana	604,041	381,933	3,296	531,006	61,844	6,903	1.14	10.24
Organized Labor Credit Union	Modesto	15,826	9,121	124	14,410	1,404	211	1.33	8.87
Pacific Bay Credit Union	Oakland	30,431	14,613	216	26,367	4,037	(394)	(1.29)	13.27
Pacific Coast Credit Union	Newport Beach	22,541	12,369	197	18,446	4,176	30	0.13	18.53
Pacific Community Credit Union	Fullerton	121,079	70,240	1,072	106,453	13,370	1,860	1.54	11.04
Pacific Marine Credit Union	Camp Pendleton	329,786	161,159	2,154	274,603	49,922	4,791	1.45	15.14
Pacific Resource Credit Union	Los Angeles	102,823	74,381	250	90,052	12,154	729	0.71	11.82
Pacific Service Credit Union	Walnut Creek	861,317	578,892	4,651	755,350	103,443	13,619	1.58	12.01
Pacifica-Coastside Credit Union	Pacifica	3,071	1,831	14	2,835	217	6	0.19	7.05
Patelco Credit Union	San Francisco	3,002,323	1,611,281	19,093	2,688,724	294,417	44,043	1.47	9.81
Peninsula Postal Credit Union	San Jose	132,761	56,600	291	115,406	16,629	1,066	0.80	12.53
Placer Credit Union	Auburn	49,427	31,550	303	43,993	4,513	170	0.34	9.13
Point Loma Credit Union	San Diego	479,151	427,087	5,750	397,387	40,646	4,032	0.84	8.48
Pomona Valley Credit Union	Pomona	*	*	*	*	*	*	*	*
Postal Credit Union of Northern California	Castro Valley	8,132	3,863	95	7,221	896	12	0.15	11.02
Premier America Credit Union	Chatsworth	810,219	534,075	4,076	733,442	69,641	8,400	1.04	8.60
Premier Community Credit Union	Stockton	96,015	50,161	609	85,581	9,855	666	0.69	10.26
Printing And Publishing Employees Credit Union	Rivrside	9,856	5,931	50	8,735	1,080	58	0.59	10.96
Printing Industries Credit Union	Los Angeles	27,038	25,202	360	23,296	3,653	253	0.94	13.51
Printing Office Employees Credit Union	Covina	5,503	3,343	22	4,494	974	69	1.26	17.70
Priority One Credit Union	South Pasadena	118,507	77,119	880	106,541	11,170	927	0.78	9.43
Providence First Credit Union	Burbank	15,609	4,573	58	13,388	2,186	95	0.61	14.00
Provident Credit Union	Redwood City	1,135,793	714,167	6,061	972,744	155,059	16,534	1.46	13.65
Public Works Credit Union	Alhambra	35,591	11,762	116	30,853	4,121	190	0.53	11.58
Redwood Credit Union	Santa Rosa	874,385	708,406	5,872	801,442	65,646	12,314	1.41	7.51
Richmond Standard Employees Credit Union	Richmond	6,033	2,766	98	5,108	886	74	1.23	14.69
Riverside County's Credit Union	Riverside	453,481	344,072	3,294	404,240	40,825	6,744	1.49	9.00

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves	Shares	Capital	Net Income	ROA	Capital/ Assets
Riverside Employees Credit Union	Riverside	29,495	19,391	127	26,947	2,436	78	0.27	8.26
Rolling F Credit Union	Turlock	31,994	13,701	54	28,318	3,656	296	0.93	11.43
S.F. Bay Area Educators Credit Union	San Francisco	19,453	8,897	87	17,494	1,742	99	0.51	8.96
S.F. Police Credit Union	San Francisco	417,858	141,944	773	356,492	60,850	5,890	1.41	14.56
S.T.A.R. Community Credit Union	Chico	18,524	7,009	50	16,537	2,199	74	0.40	11.87
Sacramento Credit Union	Sacramento	255,027	188,470	2,728	229,026	24,504	3,159	1.24	9.61
Sacramento District Postal Employees Credit Union	Sacramento	29,983	17,163	217	27,954	2,111	400	1.33	7.04
Safe 1 Credit Union	Bakersfield	178,872	126,020	1,109	160,334	16,850	2,261	1.26	9.42
SAFE Credit Union	North Highlands	973,250	642,678	7,263	848,860	114,662	11,528	1.18	11.78
SafeAmerica Credit Union	Pleasanton	244,344	154,812	1,235	213,501	29,159	861	0.35	11.93
San Bernardino Credit Union	San Bernardino	25,302	13,130	84	22,252	2,917	225	0.89	11.53
San Diego County Credit Union	San Diego	2,083,803	1,257,162	6,151	1,850,788	222,306	45,595	2.19	10.67
San Diego Metropolitan Credit Union	San Diego	284,014	214,878	1,492	229,518	24,934	4,830	1.70	8.78
San Fernando Valley Japanese Credit Union	Sylmar	1,464	1,024	12	1,067	344	3	0.19	23.48
San Francisco Fire Credit Union	San Francisco	333,368	170,787	91	284,542	43,855	3,507	1.05	13.16
San Francisco Joint Board I.L.G.W.U. Credit Union	San Francisco	131	35	9	108	23	(6)	(4.78)	17.78
San Gabriel Valley Credit Union	Walnut	64,974	45,003	673	59,032	6,001	302	0.46	9.24
San Gabriel Valley Postal Credit Union	Covina	15,876	7,230	23	14,308	1,529	34	0.21	9.63
San Joaquin Power Employees Credit Union	Fresno	95,795	69,503	391	76,313	15,220	719	0.75	15.89
San Jose Credit Union	San Jose	100,641	39,357	319	87,802	12,314	945	0.94	12.24
San Mateo Credit Union	Redwood City	470,434	306,587	2,448	430,668	38,448	4,539	0.96	8.17
Santa Cruz Community Credit Union	Santa Cruz	50,855	36,234	296	45,931	4,274	358	0.70	8.40
Santa Cruz County Employees Credit Union	Santa Cruz	19,256	12,799	109	17,211	1,879	189	0.98	9.76
Santa Fe Springs City Employee Credit Union	Santa Fe Spring	11,153	3,998	22	9,121	1,874	127	1.14	16.81
Schools Financial Credit Union	Sacramento	972,153	627,986	9,516	884,006	81,189	10,944	1.13	8.35
Second Baptist Church Credit Union	Los Angeles	316	103	7	292	24	(10)	(3.20)	7.59
Sierra Central Credit Union	Yuba City	394,525	267,468	4,721	354,272	38,947	4,892	1.24	9.87
Sierra Point Credit Union	South San Franc	32,889	20,726	34	29,724	3,138	112	0.34	9.54
Silicon Valley Credit Union	Palo Alto	106,175	76,303	328	86,469	8,736	554	0.52	8.23
Silverado Credit Union	Angwin	42,462	24,629	170	38,390	3,953	357	0.84	9.31
Siskiyou Central Credit Union	Yreka	35,793	22,172	123	32,305	3,434	380	1.06	9.59

Name of Credit Union	Location	Assets	Loans	Loan Loss Reserves		Shares	Capital	Net Income	ROA	Capital/ Assets
Sonoma County Grange Credit Union	Santa Rosa	45,391	22,485	123	40,023	5,364	513	1.13	11.82	
South Bay Credit Union	Redondo Beach	52,777	26,357	297	48,467	4,226	157	0.30	8.01	
South Gate City Employees Credit Union	South Gate	7,272	3,342	3	6,143	1,127	21	0.29	15.50	
Southern Baptist Credit Union	Brea	8,687	5,509	40	8,070	595	57	0.65	6.85	
Southern California Latvian Credit Union	Covina	1,048	321	13	851	196	6	0.55	18.74	
Southland Credit Union	Downey	253,367	173,121	619	219,439	32,945	2,714	1.07	13.00	
Star Energy Credit Union	Bakersfield	9,623	7,993	110	8,869	699	(86)	(0.90)	7.27	
Star One Credit Union	Sunnyvale	2,413,429	752,968	2,328	2,050,405	357,925	46,566	1.93	14.83	
State Center Credit Union	Fresno	77,006	51,800	447	69,988	6,681	618	0.80	8.68	
State Employees #84 Credit Union	Manteca	2,111	1,642	20	1,746	360	4	0.18	17.03	
Steinbeck Credit Union	Salinas	50,700	43,599	297	45,555	4,891	702	1.38	9.65	
Sterlent Credit Union	Pleasanton	117,926	83,403	592	107,739	9,030	936	0.79	7.66	
Super U Credit Union	Sacramento	24,472	10,945	213	21,886	2,568	191	0.78	10.49	
Technology Credit Union	San Jose	1,041,877	624,031	6,766	930,190	95,460	12,327	1.18	9.16	
Telesis Community Credit Union	Northridge	306,150	242,757	1,984	266,556	27,939	6,133	2.00	9.13	
Travis Credit Union	Vacaville	1,211,748	713,724	7,608	1,081,126	125,619	15,641	1.29	10.37	
U.A.L.U. #159 Credit Union	Martinez	1,010	588	6	854	151	3	0.25	14.92	
U.F.C.W. Local 770 Credit Union	Hollywood	3,775	1,057	16	3,271	503	13	0.36	13.33	
Uncle Credit Union	Livermore	212,006	105,871	694	194,361	16,983	1,202	0.57	8.01	
United Association Credit Union	Concord	3,653	952	7	3,187	466	42	1.16	12.75	
United Financial Credit Union	Whittier	33,635	23,447	246	29,667	3,731	506	1.50	11.09	
United Health Credit Union	Burlingame	26,384	16,246	52	23,922	2,402	(129)	(0.49)	9.10	
United Local Credit Union	Fresno	96,551	62,371	582	83,623	12,370	1,526	1.58	12.81	
Universal City Studios Credit Union	Universal City	65,876	37,733	168	59,124	5,289	(220)	(0.33)	8.03	
University & State Employees Credit Union	San Diego	632,439	517,588	4,106	547,677	45,149	6,150	0.97	7.14	
University Credit Union	Los Angeles	291,327	167,748	1,955	257,933	32,494	2,629	0.90	11.15	
USC Credit Union	Los Angeles	166,703	139,080	852	140,000	11,951	2,139	1.28	7.17	
Utility District Credit Union	Oakland	22,342	6,429	100	20,157	2,121	141	0.63	9.49	
Valley Credit Union	San Jose	294,941	246,561	2,743	270,939	22,966	2,153	0.73	7.79	
Valley First Credit Union	Modesto	206,217	169,798	1,956	187,285	18,264	2,997	1.45	8.86	
Valley Oak Credit Union	Three Rivers,	45,737	33,086	504	41,825	3,482	328	0.72	7.61	
Ventura County Credit Union	Ventura	245,363	141,949	1,093	224,199	19,740	3,003	1.22	8.05	
Vernon/Commerce Credit Union	Commerce	13,486	12,648	222	11,539	1,329	201	1.49	9.85	
Vision One Credit Union	Sacramento	24,883	16,294	72	21,385	3,491	12	0.05	14.03	
Water and Power Community Credit Union	Los Angeles	403,612	169,169	1,480	359,618	39,125	2,145	0.53	9.69	
Watts United Credit Union	Los Angeles	1,293	495	44	1,218	68	34	2.66	5.24	

Name of Credit Union	Location	Assets	Loans	Loan Loss		Shares	Capital	Net Income		Capital/ Assets
				Reserves					ROA	
Wescom Credit Union	Pasadena	2,267,144	1,514,343	11,976		1,728,961	188,905	20,075	0.89	8.33
Yosemite Credit Union	Yosemite	2,441	286	13		2,054	373	0	0.01	15.27

\* Data consolidated into Inland Empire Credit Union

## California State-Chartered Credit Unions as of December 31, 2002

Name	Street	City	ZIP Code	Contact	Phone
1st Pacific Credit Union	536 Santa Clara Street	Vallejo	94590	Tim Barnes	707-552-4550
1st United Services Credit Union	5901 Gibraltar Drive North	Pleasanton	94588	William J Ziegler	925-598-4750
Alameda Credit Union	2413 Webb Avenue	Alameda	94501	Donald H Winstead, Jr.	510-523-1514
Alisos Credit Union	13704 Clarkdale Avenue	Norwalk	90651	Angela Hucks	562-864-6825
Alliance Credit Union	3315 Almaden Expressway, Ste 55	San Jose	95118	Eileen M Lewis	408-265-7322
Allied Trades Credit Union	2131 W. March Lane	Stockton	95267	Frank C Michael	209-474-9119
Amalgamated Lithographers Credit Union	1313 West 8th Street, Room 203	Los Angeles	90017	Maureen Karpel	213-483-4705
American Electronics Association Credit Union	505 N. Mathilda Avenue	Sunnyvale	94086	Timothy M Kramer	408-731-4100
American First Credit Union	700 North Harbor Blvd	La Habra	90631	Danny Doss	562-691-1112
American River HealthPro Credit Union	12519 Folsom Boulevard	Rancho Cordova	95842	Robert M Steponovich	916-985-6700
America's Choice Credit Union	660A Price Avenue	Redwood City	94063	Colleen Householder	650-366-5522
Arrow Credit Union	810 81st Avenue	Oakland	94621	Judy Happ	510-777-3061
Arrowhead Central Credit Union	2121 No. D Street	San Bernardino	92402	Larry R Sharp	909-890-0211
Atchison Village Credit Union	Collins & Curry Streets	Richmond	94801	Nancy Blackstock	510-233-3218
Bakery Employees Credit Union	1433 W. Beverly Boulevard	Montebello	90640	Teri Barker	323-724-3434
Barstow Railway Employees Credit Union	304 East Main Street, Ste. C	Barstow	92312	Gina Samorajski	760-256-2591
Bay Cities Credit Union	22777 Main Street	Hayward	94543	Georgette Cooper	510-881-8866
Butte Co. Postal Employees Credit Union	800 Salem Street	Chico	95928	Melba M McNary	530-342-2955
C.A.H.P. Credit Union	2843 Manlove Road	Sacramento	95826	Bruce Baldwin	916-362-4191
Cabrillo Credit Union	10075 Carroll Canyon Road	San Diego	92131	Robin Lentz	858-547-7400
Cal State 9 Credit Union	2300 Clayton Road	Concord	94520	Jackie Wong	925-363-2700
California Agribusiness Credit Union	6280 Manchester Blvd., Ste. 87	Buena Park	90261	Jo Gomez	714-690-4865
California Bear Credit Union	300 South Springs St #1215	Los Angeles	90013	Debbie Barrera	213-830-4140
California Center Credit Union	9500 Cleveland Avenue, Ste. 130	Rancho Cucamonga	91730	Janka Blair	909-476-8018
California Coast Credit Union	4545 Murphy Canyon Road	San Diego	92123	James L McPheters	858-495-1600
California Credit Union (The)	701 North Brand Blvd.	Glendale	91203	Rocklen DeHoog	808-291-6700
California Federation of Teachers Credit Union	2550 N. Hollywood Way, Ste. 401	Burbank	91505	Gary N White	818-845-7835
California Lithuanian Credit Union	2802 Santa Monica Boulevard	Santa Monica	90404	Laima Wheeler	310-828-7095
California Preferred Credit Union	101 Howard Street, Ste. 360	San Francisco	94105	David Waterman	415-546-3980
California State & Fed Emp #20 Credit Union	321 Wabash Street	Eureka	95501	Denise Rogers	707-443-8662
California State Credit Union of the North Bay	1205 N. Dutton Avenue	Santa Rosa	95401	James R Larson	707-546-6311
Capital Power Credit Union	6341 Folsom Blvd	Sacramento	95819	Mary McPoil	916-452-4215
Central State Credit Union	919 North Center Street	Stockton	95201	Dave Silvestri	209-466-4301
Chevron Valley Credit Union	8200 Granite Falls Drive	Bakersfield	93312	Neil B Sawyer	661-587-7250
Christian Community Credit Union	101 South Barranca Avenue	Covina	91723	John T Walling	626-915-7551
Church/Co-Op Credit Union	2120 K Street	Sacramento	95816	Arlene Kemis	916-492-2228
City of Ukiah Employees Credit Union	1425 So. State Street	Ukiah	95482	Mercedes C Warner	707-462-3557

<b>Name</b>	<b>Street</b>	<b>City</b>	<b>ZIP Code</b>	<b>Contact</b>	<b>Phone</b>
Coast Central Credit Union	2650 Harrison Avenue	Eureka	95501	Dean Christensen	707-445-8801
Coastline Community Credit Union	5555 Stearns Street, Ste. 106	Long Beach	90815	Monica I Lopez	562-493-3131
Commonwealth Central Credit Union	1757 Technology Drive, Ste. 10	San Jose	95110	Craig Weber	408-451-9010
Community Credit Union of Southern Humboldt	757 Redwood Drive	Garberville	95542	Shon Wellborn	707-923-2012
Community First Credit Union	501 College Avenue	Santa Rosa	95403	Bill Borjan	707-546-8984
Contra Costa Retail Clerks Credit Union	4111 Alhambra Avenue	Martinez	94553	Nancy Kelly	925-228-8440
County City Employees Credit Union	1220 Osos Street	San Luis Obispo	93401	Ervin L Royse	805-543-5839
Credit Union of Southern California	500 Pointe Drive, Building 10, Ste. 330	Brea	92821	Dave Gunderson	562-698-8326
Delta Valley Credit Union	440 N. El Dorado Street	Stockton	95202	Dawn McMeans	209-465-8059
Dominguez Water Employees Credit Union	2632 West 237th Street	Torrance	90505	John R Foth	310-257-1400
Dow Great Western Credit Union	P.O. Box 1398	Pittsburg	94565	Bonni Bergstrom	925-432-5741
Eagle Community Credit Union	23021 Lake Center Drive	Lake Forest	92799	Sharon Updike	949-588-9400
Eagle Credit Union	4245 North West Lane	Stockton	95208	Kevin Cole	209-939-3081
East Bay Postal Credit Union	480 Roland Way	Oakland	94614	Cynthia La Croix	510-568-7150
EBTEL Credit Union	7180 Koll Center Parkway	Pleasanton	94566	John Wagner	925-242-0722
E-Central Credit Union	990 South Fair Oaks Avenue	Pasadena	91105	Lowell Stevens	626-799-6000
Educational Employees Credit Union	2222 West Shaw Avenue	Fresno	93755	Bruce L Barnett	559-437-7739
El Futuro Credit Union	182 North Main Street	Porterville	93257	Julian Flores, Jr.	559-784-7901
El Monte City Employees Credit Union	11718 Ramona Boulevard	El Monte	91732	Evamarie Reta	626-444-0501
Energy First Credit Union	1155 Corporate Center Drive	Monterey Park	91754	Lynn Bowers	323-981-4000
Evangelical Christian Credit Union	955 W Imperial Hwy	Brea	92821	Mark G Holbrook	714-671-5700
Financial 21 Community Credit Union	440 Beech Street	San Diego	92101	Gene Roberts	619-233-3101
Financial Benefits Credit Union	1528 Webster Street	Alameda	94501	John Schaffner	510-433-9222
Financial Center Credit Union	18 South Center Street	Stockton	95208	Michael P Duffy	209-948-6024
Financial Partners Credit Union	7800 East Imperial Highway	Downey	90242	Joe Schroeder	562-923-0311
Firestone Financial Services Credit Union	801 South Brookhurst Street	Anaheim	92804	Kathy McMin	714-563-4360
First City Credit Union	PO Box 2007	Glendale	91209	Stephen R Punch	818-546-2489
First Entertainment Credit Union	6735 Forest Lawn Drive, Ste. 100	Hollywood	90068	Charles Bruen	323-851-3673
First Financial Credit Union	1616 West Cameron Avenue	West Covina	91790	Richard Ghysels	626-939-3100
First Future Credit Union	4285 Ruffin Road	San Diego	92193	James Goulet	858-292-4851
First Imperial Credit Union	1602 West Main Street	El Centro	92243	Rick Rowin	760-352-1540
First Metropolitan Credit Union dba Metro 1Credit Union	1333 Willow Pass Road	Concord	94520	Christine A Fields	925-682-6650
First U.S. Community Credit Union	580 University Avenue	Sacramento	95825	Dick Cochran	916-449-6650
Fiscal Credit Union	310 East Colorado Street	Glendale	91205	Michael R Gomez	818-553-8200
Focus One Community Credit Union	3825 North Mission Road	Los Angeles	90031	Christine D Owens	323-343-9600
Food Processors Credit Union	2504 Tenaya Drive	Modesto	95353	Joe S Duran	209-521-6015
Fountain Valley Credit Union	10200 Slater Ave	Fountain Valley	92708	Chris Coursen	714-968-3080



<b>Name</b>	<b>Street</b>	<b>City</b>	<b>ZIP Code</b>	<b>Contact</b>	<b>Phone</b>
Franklin-Media Credit Union	7700 Edgewater Drive, Ste. 350	Oakland	94621	Kiyo Hayashi	510-635-9871
Fresno Fire Department Credit Union	5300 N. Fresno Street	Fresno	93710	Robert Price	559-228-1997
Fresno Police Department Credit Union	1004 North Van Ness	Fresno	93728	Sandi McMillan	559-233-1788
Glass Containers Credit Union	4th & 'O' Streets	Antioch	94509	Sondra Schnee	925-757-3200
Golden 1 Credit Union (The)	6507 4th Avenue	Sacramento	95817	Teresa A Halleck	916-732-2802
Great American Credit Union	2701 Midway Drive	San Diego	92138	John C Weaver	619-224-3521
Greater Valley Credit Union	1185 West Hedges Avenue	Fresno	93778	Bruce L Hibbard	559-233-0867
Heritage Community Credit Union	10399 Old Placerville Road	Sacramento	95827	Stephen W Pogemiller	916-364-3888
High Sierra Credit Union	350 West Line Street, Ste. A	Bishop	93514	Bonnie Hamilton	760-873-6190
Horizon Credit Union	3434 West Shaw Avenue	Fresno	93711	Susan Engelmann	559-275-3944
Huntington Beach City Employees Credit Union	2000 Main Street	Huntington Beach	92648	Elaina J Southwick	714-536-6517
I.L.W.U. Credit Union	1134 North Avalon Boulevard	Wilmington	90748	Jackie Smith	310-834-6411
IBEW Members + Credit Union	1875 Arnold Drive, Ste. 101	Martinez	94553	George Cox	925-370-9200
Inland Counties Postal Credit Union	2015 Park Avenue	Redlands	92375	Jody Hurst	909-307-1787
Inland Empire Credit Union	401 East 2nd Street	Pomona	91766	George Kirshner	909-865-2655
Inwood Credit Union	433 Hegenberger Road #C	Oakland	94621	Ron Scott	510-632-4847
Jacom Credit Union	3037 W. Jefferson Boulevard	Los Angeles	90018	Ken Takemoto	323-731-9358
Jones Methodist Church Credit Union	1975 Post Street	San Francisco	94115	Constance E Richey	415-922-8320
Kaiser Lakeside Credit Union	300 Lakeside Drive, Ste. 200	Oakland	94612	Ann Lubeck-Brown	510-271-8000
Kern Central Credit Union	2100 H Street	Bakersfield	93301	Carl Trejo	661-395-3032
L. A. Electrical Workers Credit Union	1021 East Walnut, Ste. 200	Pasadena	91109	Marshall Goldblatt	626-440-9284
LBS Financial Credit Union	4341 East Tenth Street	Long Beach	90804-5597	Jeffrey A Napper	562-598-9007
Lithuanian Credit Union	3352 Glendale Boulevard	Los Angeles	90039	Vincent Juodvalkis	323-661-5276
Long Beach Firemen's Credit Union	2245 Argonne Avenue	Long Beach	90815	William H Fickling	562-597-0351
Long Beach Postal Credit Union	2371 Grand Avenue	Long Beach	90809	Erick Orellana	562-498-6057
Los Angeles Firemen's Credit Union	1520 W. Colorado Boulevard	Pasadena	90060	Mike Mastro	323-254-1700
Lutheran Credit Union of America	251 S Randolph Avenue #C	Brea	92821	C. R Oldenburg	714-257-4900
March Community Credit Union	23520 Cactus Avenue	Moreno Valley	92553	Robert Cameron	909-656-4411
Marin General Hospital Employees Credit Union	P.O. Box 8010	San Rafael	94912	Joan Petri	415-925-7477
Matadors Community Credit Union	9401 Reseda Blvd	Northridge	91324	Dale Verderano	818-993-6328
McClatchy Employees Credit Union	2100 Q Street	Sacramento	95852	Dolores S Rueda	916-321-1780
McColl's Credit Union	2500 Angelo Avenue	Redding	96099	Carol Kerfoot	530-241-4713
Members 1st Credit Union	1260 Pine Street	Redding	96049	Mark J Moore	530-222-6060
Mendo Lake Credit Union	526 S. State Street	Ukiah	95482	Jan Bell	707-468-0161
Merced Municipal Employees Credit Union	725 W 18th St.	Merced	95340	Cathy Carvajal	209-385-6872
Merco Credit Union	1911 M Street	Merced	95344	Mike Malone	209-723-4285
Meriwest Credit Union	5615 Chesbro Avenue	San Jose	95132	Christopher M Owen	408-972-5222
Mid-Cities Schools Credit Union	325 South Santa Fe Avenue	Compton	90221	Roger Coulter	310-638-5147



Name	Street	City	ZIP Code	Contact	Phone
M-N Employees Credit Union	750 Ridder Park Drive	San Jose	95190	Stephanie Hancock	408-920-5557
Monterey County Employees Credit Union	P.O. Box 74	Salinas	93902	Carol Nelson	831-755-5810
Monterey Credit Union	501 East Franklin Street	Monterey	93940	J. Stewart Fuller	831-647-1000
Musicians Credit Union	817 North Vine Street	Hollywood	90038	John Drake	323-462-6471
Musicians Credit Union	817 North Vine Street	Hollywood	90038	Marc Jacoby	323-462-6471
Nazarene Credit Union	1770 E. Lambert Road	Brea	92822	Mendell Thompson	714-671-6963
Nikkei Credit Union	P.O. Box 2109	Gardena	90247	James T Yoshimura	310-324-1544
North County Credit Union	17045 Via Del Campo	San Diego	92127	Patricia A Hamilton	858-487-1880
North Island Financial Credit Union	864 Amena Court	Chula Vista	91910	Michael J Maslak	619-656-6525
North Orange County Credit Union	230 West Wilshire Avenue	Fullerton	92834	Marjorie Tester	714-871-8400
Northern California Latvian Credit Union	84 Highland Avenue	Los Gatos	95030	Mara Martinskis	408-354-7706
Norton Community Credit Union	295 S. Tippecanoe Ave	San Bernardino	92423	Debra Gannaway	909-382-7900
Oakland Municipal Credit Union	250 Frank H Ogawa Plaza, Ste. 6301	Oakland	94612	Marte Plump	510-238-3031
Ocean Crest Credit Union	3840 Long Beach Boulevard	Long Beach	90807	J. W Keller	562-426-8838
OCHA Credit Union	200 S. Manchester Avenue, Ste. 110	Orange	92868	Stephanie King	714-456-0525
Orange County's Credit Union	1211 E. Dyer Road	Santa Ana	92705	Judith A McCartney	714-755-5900
Organized Labor Credit Union	1009 Mchenry Avenue	Modesto	95352	Jeanette Bell	209-527-8731
Pacific Bay Credit Union	PO Box 23783	Oakland	94623	Leo Hooper	510-567-1590
Pacific Coast Credit Union	280 Newport Center Drive, Ste. 100	Newport Beach	92660	Angela K Clitherow	949-719-9277
Pacific Community Credit Union	401 E. Imperial Hwy.	Fullerton	92835	Kevin Pendergraft	714-526-2328
Pacific Marine Credit Union	MCX Complex	Camp Pendleton	92055	Ludovico L DeCarlo	760-430-7511
Pacific Resource Credit Union	333 South Hope Street, Councourse Level	Los Angeles	90071	Todd Kenthack	800-276-6024
Pacific Service Credit Union	2051 Contra Costa Boulevard,	Pleasant Hill	94523	Thomas Smigielski	925-296-6200
Pacifica-Coastside Credit Union	1220 Linda Mar Boulevard	Pacifica	94044	Artelle Straight	650-355-6110
Patelco Credit Union	156 Second Street	San Francisco	94105	Andy Hunter	415-442-7187
Peninsula Postal Credit Union	1040 Leigh Avenue	San Jose	95126	Jan G Meere	408-275-8595
Placer Credit Union	635 Mikkelsen Drive	Auburn	95604	Stan A Wilson	530-885-2493
Point Loma Credit Union	9420 Farnham Street	San Diego	92123	Theodore H Dennis	858-495-3400
Pomona Valley Credit Union	1716 West Holt Avenue	Pomona	91768	Dianne Harding	909-629-4048
Postal Credit Union of Northern California	3636 Castro Valley Boulevard	Castro Valley	94546	Lynda Young	510-582-3330
Premier America Credit Union	19867 Prarie Street	Chatsworth	91311	John Merlo	818-772-4000
Premier Community Credit Union	3255 West Benjamin Holt Drive	Stockton	95208	Paul I Bonell	209-235-1100
Printing And Publishing Employees Credit Union	3630 13th Street	Riverside	92502	Carlos Vasconcelos	909-781-0981
Printing Industries Credit Union	5800 South Eastern Avenue	Los Angeles	90091	Ricky D Dockery	323-728-1866
Printing Office Employees Credit Union	301 East Rowland Avenue	Covina	91723	Rita Hanson	626-858-8466
Priority One Credit Union	1631 Huntington Drive	South Pasadena	91030	William E Harris	626-441-1999
Providence First Credit Union	4000 West Magnolia Blvd.	Burbank	91505	Jack L Howell	818-556-2650
Provident Credit Union	303 Twin Dolphin Drive	Redwood City	94065	Wayne Bunker	650-508-0300
Public Works Credit Union	900 South Fremont Avenue	Alhambra	91802	Delaney Morris	626-458-5175
Redwood Credit Union	P.O. Box 6104	Santa Rosa	95406	William Rayhill	707-545-4000
Richmond Standard Employees Credit Union	P.O. Box 1272	Richmond	94802	G. T Ames	510-242-4370
Riverside County's Credit Union	2847 Campus Parkway	Riverside	92507	Mark Hawkins	909-684-6414
Riverside Employees Credit Union	8543 Indiana Avenue	Riverside	92504	Vernon R Elliott	951-343-3280
Rolling F Credit Union	2101 Geer Road	Turlock	95382	Douglas Aleson	209-634-2911

S.F. Bay Area Educators Credit Union	258-B Laguna Honda Boulevard	San Francisco	94116 Patricia Ellis	415-664-4313
S.F. Police Credit Union	2550 Irving Street	San Francisco	94122 Mike Sordelli	415-564-3800
S.T.A.R. Community Credit Union	550 Salem Street	Chico	95928 Joe Kelly	530-895-1947
Sacramento Credit Union	800 'H' Street	Sacramento	95812 Jerrold A Kinlock	916-444-6070
Sacramento District Postal Employees Credit Union	1485 River Park Drive	Sacramento	95815 Sylvia V Huber	916-921-5050
Safe 1 Credit Union	400 Oak St	Bakersfield	93304 Doug Kileen	661-327-3818
SAFE Credit Union	3720 Madison Avenue	North Highlands	95660 Henry W Wirz	916-979-7233
SafeAmerica Credit Union	6001 Gibralter Drive	Pleasanton	94540 Ronald D Beasley	510-887-4111
San Bernardino Credit Union	401 West 2nd Street	San Bernardino	92401 Gregg Stockdale	909-889-0838
San Diego County Credit Union	9985 Pacific Heights Boulevard	San Diego	92121 Rod Calvao	858-597-6538
San Diego Metropolitan Credit Union	5555 Mildred Street	San Diego	92171 George Hecker	619-297-4835
San Fernando Valley Japanese Credit Union	13900 Polk Street	Sylmar	91342 Mayko T Martinez	818-362-0680
San Francisco Fire Credit Union	3201 California Street	San Francisco	94118 John L Rebholtz	415-674-4800
San Francisco Joint Board I.L.G.W.U. Credit Union	255 Ninth Street, Ste. 306	San Francisco	94103 Geoffrey Bauman	415-431-1858
San Gabriel Valley Credit Union	1880 Amar Road, Ste. A-4	Walnut	91788 Richard T Krusbe	626-443-6013
San Gabriel Valley Postal Credit Union	328 East San Bernardino Road	Covina	91723 Shirley Von	626-915-3841
San Joaquin Power Employees Credit Union	650 O Street	Fresno	93760 Joanne Hubbart	559-263-5087
San Jose Credit Union	140 Asbury Street	San Jose	95110 Judy Nissila	408-294-8800
San Mateo Credit Union	411 Middlefield Road	Redwood City	94064 Barry Jolette	650-363-1767
Santa Cruz Community Credit Union	512 Front Street	Santa Cruz	95060 Ginger McNally	831-425-7708
Santa Cruz County Employees Credit Union	9000 Soquel Avenue	Santa Cruz	95062 Trey Dunbar	831-479-7600
Santa Fe Springs City Employee Credit Union	11300 Greenstone	Santa Fe Springs	90670 Khader Khoury	562-944-3459
Schools Financial Credit Union	1485 Response Road, #126	Sacramento	95815 Jim Jordan	916-569-5400
Second Baptist Church Credit Union	2412 Griffith Avenue	Los Angeles	90011 Joann Oliver	213-748-0318
Sierra Central Credit Union	820 Plaza Way	Yuba City	95991 John Cassidy	530-671-3009
Sierra Point Credit Union	365 S Spruce Ave	South San Francisco	94080 Deborah A Trapani	650-588-6140
Silicon Valley Credit Union	298 San Antonio Road	Mountain View	94040 Steven Johnson	650-559-3300
Silverado Credit Union	1 Angwin Plaza	Angwin	94508 Marilyn Van Dolson	707-965-2483
Siskiyou Central Credit Union	845 Fourth Street	Yreka	96097 Earlene Gibson	530-842-1694
Sonoma County Grange Credit Union	304 Sutton Place	Santa Rosa	95407 Jeanette St. George	707-584-0384
South Bay Credit Union	2304 Artesia Boulevard	Redondo Beach	90278 Charlotte Johnson	310-374-3436
South Gate City Employees Credit Union	4244 Santa Ana Street	South Gate	90280 Margo Alvarez	323-563-5788
Southern Baptist Credit Union	251 S. Randolph Avenue	Brea	92622 Stan Wahl	714-671-1021
Southern California Latvian Credit Union	1439 N. O'Malley Avenue	Covina	91722 Robert Virza	626-966-6360
Southland Credit Union	8545 East Florence Avenue	Downey	90241 Edward Fox	562-862-6831
Star Energy Credit Union	5605 N. Chester Extension	Bakersfield	93308 Cheryl Kline	661-392-2570
Star One Credit Union	1306 Bordeaux Drive	Sunnyvale	94089 Rick Heldebrandt	408-742-2801
State Center Credit Union	1515 E. Shaw Avenue	Fresno	93710 Scott Thwaites	559-225-7228

State Employees #84 Credit Union	23500 Kasson Road	Tracy	95376	Cindy Villanueva	209-836-4230
Steinbeck Credit Union	17 E San Joaquin St	Salinas	93901	Mike McHale	
Super U Credit Union	5921 Folsom Boulevard	Sacramento	95819	Elena DeAnda	916-457-7057
Technology Credit Union	2010 North First Street	San Jose	95109	Kenneth D Burns	408-451-9111
Telesis Community Credit Union	9301 Winnetka Avenue	Chatsworth	91311	Grace Y Mayo	818-885-1226
Travis Credit Union	1 Travis Way	Vacaville	95696	Patsy Van Ouwerkerk	800-877-8328
Triple S Credit Union	3113 Wisserman Drive	Sacramento	95826	Herbert Long	916-386-1418
U.A.L.U. #159 Credit Union	1308 Roman Way	Martinez	94553	Bonnie Cox	925-229-0774
U.F.C.W. Local 770 Credit Union	P.O. Box 770	Hollywood	90078	Stella E Krupski	213-487-7070
Uncle Credit Union	2100 Las Positas Court	Livermore	94550	Jim Ott	925-447-5001
United Association Credit Union	935 Detroit Avenue	Concord	94518	Michelle Borachita	925-686-1044
United Financial Credit Union	9925 S. Painter Avenue, Ste. D	Whittier	90605	Nancy E Tinkler	562-944-4842
United Health Credit Union	1860 El Camino Real, Ste. 100	Burlingame	94010	Linda White	650-231-1300
United Local Credit Union	3650 E. Ashlan Avenue	Fresno	93726	Gale Young	559-227-8329
Universal City Studios Credit Union	90 Universal Plaza	Universal City	91608	Bert Vercelli	818-777-7526
University & State Employees Credit Union	10120 Pacific Heights Blvd	San Diego	92121	Linda Baughman	858-795-6100
University Credit Union	1500 South Sepulveda Boulevard	Los Angeles	90025-3312	Charles Bumbarger	310-477-6628
USC Credit Union	1025 W 34th Street	Los Angeles	90089	Gary J Perez	213-740-8763
Utility District Credit Union	P.O. Box 24055	Oakland	94623	Dale E Scholzen	510-287-0465
Valley Credit Union	670 Lincoln Avenue	San Jose	95134	Anthony D Jones	408-955-1300
Valley First Credit Union	1419 J Street	Modesto	95353	Henry E Barrett	209-549-8511
Valley Oak Credit Union	40870 Sierra Drive	Three Rivers	93271	Paula Estep	559-561-4471
Ventura County Credit Union	6026 Telephone Road	Ventura	93006	Carol A Harris	805-477-4200
Vernon/Commerce Credit Union	2615 Senta Avenue	Commerce	90091	Gene Perez	323-725-1952
Vision One Credit Union	3279 Ramos Circle	Sacramento	95827	Robert Schultz	916-363-4293
Water and Power Community Credit Union	1053 W Sunset Blvd	Los Angeles	90012	Carl E Stewart	213-580-1621
Watts United Credit Union	1827 East 103rd Street	Los Angeles	90002	William Pitts	323-564-7854
Wescom Credit Union	123 South Marengo Avenue	Pasadena	91109	Darren Williams	626-535-1000
Yosemite Credit Union	P.O. Box 576	Yosemite	95389	Richard Moehring	209-372-4750

**Out-of-State Credit Unions Authorized to do Business in California**  
as of December 31, 2002

<b>Name</b>	<b>Street</b>	<b>City</b>	<b>State</b>	<b>ZipCode</b>	<b>Contact</b>	<b>Phone</b>
Anheuser-Busch Employees' Credit Union	1001 Lynch Street	St. Louis	MO	63118	John D Osborn	314-771-7700
Corporate America Family Credit Union	2075 Big Timber Road	Elgin	IL	60123	Veronika Szabo	847-607-1297
Delta Employees Credit Union	1025 Virginia Avenue	Hapeville	GA	30354	W. J William	404-715-7628
Great Lakes Credit Union	2525 Green Bay Road	North Chicago	IL	60064	Vikki Marsh	800-982-7850
United Airlines Employees Credit Union	11545 W Touhy Avenue	Chicago	IL	60666	Robert W Bream	773-462-2000

## PREMIUM FINANCE COMPANIES SELECTED FINANCIAL DATA

As of December 31, 2002  
(In Thousands of Dollars)

Name	Location	Loans	Assets	Capital	Net Income
AFCO Acceptance Corporation	Woodland Hills	2,337	24,765	24,405	(4,100)
AFCO Premium Acceptance Co.	Woodland Hills	0	2,118	2,118	1,212
AICCO, Inc.	Los Angeles	0	20,812	10,884	198
American Acceptance Corporation	Woodland Hills	4,351	4,551	4,130	394
APFS dba American Pioneer Financial Services	Fullerton	1,503	1,572	116	(20)
American Premium Finance Corporation	Fullerton	3,762	4,112	102	0
Arizona Premium Finance Company, Inc.	North Hollywood	33,284	33,510	7,916	5,073
Bay Budget Plan, Inc.	Fullerton	13	18	(66)	(164)
Birch Financial Corporation	Fullerton	6,691	7,298	708	435
Blue Chip Finance Corporation	Woodland Hills	94	176	139	2
Bridgeport Premium Acceptance Corporation	Woodland Hills	1,540	1,570	219	72
Brokers Premium Finance, Inc.	Fullerton	67	136	69	(27)
Cananwill, Inc.	Irvine	0	14,938	4,055	5,189
Collier Financial	Fullerton	338	362	88	2
DBA Financial Inc.	Arcata	1,695	1,778	195	74
Design Premium Finance, Inc.	Fullerton	364	380	79	1
Discovery Premium Finance, Inc.	Fullerton	358	646	240	71
Economy Premium Finance Company	Fullerton	518	621	273	66
Emerald Premium Finance Company	Fullerton	35	125	122	1
Empire Premium Finance Company	Fullerton	380	428	93	(2)
Equity Premium Acceptance Corporation	Fullerton	62	223	212	2
Executive Finance, Inc.	Fullerton	770	795	158	3
First Insurance Funding Corporation of CA	Woodland Hills	3,455	8,807	232	91
Fox Financial Services, Inc.	Fullerton	12	80	79	(1)
FPCAL, Inc.	Woodland Hills	0	93	93	(0)
Fremont Premium Finance Company (1)	Santa Monica	0	0	0	0
FS Premium Finance Company	Santa Ana	0	177	157	(77)
G.A.S. Premium Finance, Inc.	Glendale	161	233	123	(2)
GD Financial Corporation	San Diego	477	486	404	39
General Agents Acceptance Corp.	Laguna Hills	14,510	14,570	632	20
Granite Premium Finance Inc.	Fullerton	636	773	95	20
Hamilton Premium Finance Corp.	Fullerton	1,638	1,693	81	110
Ibex Financial Services, Inc.	Tustin	64	5,135	1,821	825
Imperial Premium Finance, Inc.	Sherman Oaks	0	20,574	20,545	561
Insurance Financing, Inc.	Los Angeles	0	328	242	0
Ladera Premium Finance Company	Fullerton	170	186	76	1
Liberty Premium Finance Corp.	Cerritos	7,587	7,590	2,292	464
MEPCO Acceptance Corporation	Encino	94	8,103	827	525
Newport Premium Finance Inc.	Fullerton	1,735	1,874	121	46
Nolat Premium Finance Corporation	Fullerton	1,626	1,817	202	1
Nova Finanical, Inc.	Oakland	n/a	n/a	n/a	n/a
Old Saybrook Premium Finance	Woodland Hills	20,192	19,517	382	(546)
Opus Financial Services, Inc.	Woodland Hills	1,538	1,587	259	76
Pacific Coast Premium Finance Corp.	Fullerton	3,169	3,545	251	(197)
Pacific Premium Finance, Inc.	Fullerton	677	789	197	23
Pacific Risk & Financial Services, Inc.	Fullerton	8,701	9,120	244	185
Premium Assignment Corporation II	Costa Mesa	42,548	44,954	1,450	1,211
Premium Financing Specialists, CA	Burbank	4,584	12,109	5,720	4,160

Priority One Premium Finance, Inc.	Fullerton	2,635	2,854	91	9
R.I.C. Financial, Inc.	Tustin	563	710	148	2
Rincon Premium Finance Company	Thousand Oaks	5,501	5,638	282	46
Rockridge Finance Corporation	Menlo Park	1,176	1,200	168	9
Royal Premium Budget of CA, Inc.	San Diego	745	828	231	83
Shore Acceptance Corporation	Fullerton	645	668	87	(1)
SLL Premium Finance of CA, Inc. (2)	Fullerton	0	0	0	0
South Bay Acceptance Corporation	Torrance	n/a	n/a	n/a	n/a
Sucqua Insurance Premium Finance	Fullerton	83	142	129	5
Summit Premium Finance Company	El Cajon	n/a	n/a	n/a	n/a
Thomco Finance Inc.	Signal Hill	1,467	1,771	366	76
Top Premium Finance Company, Inc.	Woodland Hills	1,734	1,782	163	2
Trade & Industries Finance Corp.	Woodland Hills	1,734	1,930	581	132
Transamerica Insurance Finance	San Francisco	n/a	n/a	n/a	n/a
UPAC of California, inc.	San Diego	13,308	13,311	1,270	15
Westchester Premium Acceptance Corp.	Woodland Hills	0	269	269	0
Western Truck Insurance Finance	Fullerton	3,066	4,108	578	199
Wincorp Incorporated (3)	San Diego	0	0	0	0
Zurich Premium Finance of California	Fresno	792	1,777	306	(9)

1 Assets sold to Premium Financing Specialists in 2000. In process of surrendering license

2 SLL surrendered on 3/10/03

3 Wincorp Incorporated surrendered on 3/10/03

## Premium Finance Companies

As of December 31, 2002

Name	Street	City	ZipCode	Phone
AFCO Acceptance Corporation	21800 Oxnard Street	Woodland Hills	91367	818-227-3750
AFCO Premium Acceptance Inc.	21800 Oxnard Street #890	Woodland Hills	91365	
AICCO, Inc.	777 South Figueroa Street, 14th Floor	Los Angeles	90017	213-689-3600
American Acceptance Corporation	23251 Mulholland Drive	Woodland Hills	91365	818-591-9800
American Premium Finance, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
APFS, Inc. dba Ameircan Pioneer Financial Services	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
Arizona Premium Finance Co., Inc.	5315 Laurel Canyon Boulevard	North Hollywood	91607	
Bay Budget Plan, Inc.	2501 East Chapman Avenue Ste. 100	Fullerton	92831	714-446-8668
Birch Financial, Inc.	2501 East Chapman Avenue Ste. 100	Fullerton	92831	714-446-8668
Blue Chip Finance Corporation	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367	818-445-5426
Bridgeport Premium Acceptance Corporation	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367	818-340-0030
Brokers Premium Finance, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
Cananwill, Inc.	3501 North Jamboree Road, Ste. 3500	Newport Beach	92660	800-825-2703
Collier Financial, Inc.	2501 E. Champman Avenue #100	Fullerton	92831	714-446-8668
DBA Financial, Inc.	822 G Street	Arcata	95521	707-822-2914
Design Premium Finance, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
Discovery Premium Finance, Inc.	2501 East Chapman Avenue Ste. 100	Fullerton	92831	714-446-8668
Economy Premium Finance, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
Emerald Premium Finance	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
Empire Premium Finance Co.	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
Equity Premium Acceptance Corp.	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
Executive Finance, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668
First Insurance Funding Corp. of California	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367	818-340-0030
Fox Financial Services	2501 East Chapman Avenue, Ste. 100	Fullerton	92831	714-446-8668
FPCAL, Inc.	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367	
Fremont Premium Finance Corporation	2020 Santa Monica Boulevard	Santa Monica	90404	310-315-3950
FS Premium Finance Company	114 East 5th Street	Santa Ana	92701	714-560-7865
G.A.S. Premium Finance, Inc.	251 North Brand Blvd.	Glendale	91203	818-243-2651
GD Financial Corporation	10393 San Diego Mission Road	San Diego	92108	619-281-6200
General Agents Acceptance Corporation	23161 Lake Center Drive	Lake Forest	92630	714-978-2268
Granite Premium Finance, Inc.	2501 E Chapman Ste 100	Fullerton	92831	714-446-8668
Hamilton Premium Finance Corp.	2501 East Chapman, Ste. 100	Fullerton	92831	714-446-8668



<b>Name</b>	<b>Street</b>	<b>City</b>	<b>ZipCode Phone</b>
Ibex Financial Services, Inc.	12821 Newport Avenue	Tustin	92780 714-573-5700
Imperial Premium Finance, Inc.	15303 Ventura Boulevard	Sherman Oaks	91403 818-906-1200
Insurance Financing, Inc.	1333 South Westwood Boulevard	Los Angeles	90024 310-473-9611
Ladera Premium Finance Co.	2501 E Chapman Ste 100	Fullerton	92831 714-446-8668
Liberty Premium Finance, Inc.	12641 East 166th Street	Cerritos	90703 562-926-6163
Mepco Acceptance Corporation	16027 Ventura Blvd., Ste. 605	Encino	91436 818-783-9886
Newport Premium Finance, Inc.	2501 E. Chapman Avenue	Fullerton	92831 714-446-8668
Nolat Premium Finance Corp.	2501 East Chapman, Ste. 100	Fullerton	92831 714-446-8668
Nova Financial, Inc.	2859 Mandela Parkway	Oakland	94608
Old Saybrook Premium Finance, Inc.	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367 818-876-8547
Opus Financial Services, Inc.	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367 818-340-0030
Pacific Coast Premium Finance Corp.	2501 East Chapman, Ste. 100	Fullerton	92831 714-446-8668
Pacific Premium Finance, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831 714-446-8668
Pacific Risk & Financial Services, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831 714-446-8668
Premium Assignment Company, II	151 Kalmus Drive, Ste. C220	Costa Mesa	92626 866-416-5407
Premium Financing Specialists of Calif., Inc.	601 South Glenoaks Boulevard	Burbank	91503 818-848-9430
Priority One Premium Finance, Inc.	2501 E Chapman Ste 100	Fullerton	92831 714-446-8668
R. I. C. Financial, Inc.	2492 Walnut Avenue	Tustin	92780 714-505-8214
Rincon Premium Finance Company, Inc.	325 East Hillcrest Drive, Ste. 230	Thousand Oaks	91360 805-446-6304
Rockridge Finance Corp.	3601 Haven Avenue	Menlo Park	94025 310-465-6773
Royal Premium Budget Of California, Inc.	2650 Camino Del Rio North #308	San Diego	92108 800-477-7889
Shore Acceptance Corp.	2501 East Chapman, Ste. 100	Fullerton	92831 714-446-8668
SLL Premium Finance of California, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831
South Bay Acceptance Corporation	116 Avenue I	Redondo Beach	90277 310-376-5499
Sucqua Insurance Premium Finance, Inc.	2501 East Chapman, Ste. 100	Fullerton	92831 714-446-8668
Summit Premium Finance Company	231 West Main Street	El Cajon	92020 619-401-1802
Thomco Finance, Inc.	2525 Cherry Avenue, Ste. 350	Signal Hill	90755 562-426-9800
Top Premium Finance Company, Inc.	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367 818-340-0030
Trade & Industries Finance Corporation	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367 818-340-0030
Transamerica Insurance Finance Corporation California	600 Montgomery Street	San Francisco	94111 714-380-0878
UPAC of California, Inc.	3111 Camino del Rio North, Ste. 400	San Diego	92108 800-886-5555
Westchester Premium Acceptance Corporation of California	21820 Burbank Boulevard, Ste. 300	Woodland Hills	91367 818-340-0030
Western Truck Insurance Finance, Corp.	2501 East Chapman, Ste. 100	Fullerton	92831 714-446-8668
Wincorp Incorporated	3300 Douglas Boulevard, Ste. 155	Roseville	95661
Zurich Premium Finance Company of California	2439 West Scott Avenue	Fresno	93711 800-228-9283



## 2002 Trust Company Financial Data

### Statement of Financial Condition as of December 31, 2002 (in thousands of dollars)

Number of Trust Companies ..... 12

#### Assets

Cash and due from .....	\$45,917
U.S. Treasury securities .....	124,758
Obligations of other U.S. Government agencies and corporations .....	1,068
Obligations of States and political subdivisions .....	13,073
Other Securities .....	57,522
Loans.....	3,289
Reserve for possible loan losses .....	0
Loans (net) .....	3,289
Bank premises, furniture and fixtures .....	35,303
Capital leases included above .....	117
Real estate owned other than bank premises.....	576
Investments in subsidiaries not consolidated.....	0
Other assets (complete schedule on reverse) .....	293,211
Total Assets .....	\$574,717

#### Liabilities

Liabilities for borrowed money .....	8,686
Mortgage indebtedness .....	0
Other liabilities .....	89,006
Total liabilities .....	\$97,692

Capital notes and debentures ..... 0

#### Shareholders equity

Preferred stock .....	0
Number of shares outstanding .....	0
Common stock .....	20,860
Number of shares authorized .....	1,126,500
Number of shares outstanding.....	615,067
Surplus .....	12,633
Total contributed capital .....	33,493
Retained earnings and other capital reserves .....	443,532
Total shareholders equity .....	\$477,025
Total liabilities and capital accounts .....	\$574,717

**Statement of Income**  
**for the year ended December 31, 2002**  
**(in thousands of dollars)**

Operating income	
Income from fiduciary activities .....	\$540,143
Interest on federal funds sold .....	0
Interest on U.S. Treasury securities .....	3,466
Interest on obligations of other U.S. government agencies and corporations .....	67
Interest on obligations of states and political subdivisions of the U.S .....	602
Interest on other securities .....	521
Interest and fees on loans .....	99
Other income .....	29,395
Total operating income .....	\$574,293
Operating Expenses	
Salaries and employee benefits .....	\$152,711
Interest on borrowed money .....	761
Interest on capital notes .....	0
Occupancy expense of premises, gross .....	16,129
Less rental income .....	0
Occupancy expense of premises, net .....	16,129
Furniture and equipment expense .....	5,227
Provision for possible loan losses .....	0
Other operating expenses .....	278,416
Total operating expenses .....	\$453,244
Income before income taxes and securities gains or losses .....	\$121,049
Applicable income taxes .....	49,577
Income before securities gains or losses .....	71,472
Securities gains (losses), gross .....	37
Applicable income taxes .....	9
Securities gains (losses), net .....	28
Net income before extraordinary items .....	71,500
Extraordinary items, Net of tax effect .....	0
Net income .....	\$71,500

## Trust Companies as of December 31, 2002

Name	Street	City	ZIP Code	Contact	Phone
Arrowhead Trust, Inc.	303 East Vanderbilt Way	San Bernardino	92408	Thomas L. Huettner	909-890-0211
Capital Guardian Trust Company	333 South Hope Street	Los Angeles	90071	Andrew F. Barth	213-486-9200
Charles Schwab Trust Company (The)	425 Market Street 7th Floor	San Francisco	94105	Charles R. Schwab	415-403-5999
Deseret Trust Company of California	10880 Wilshire Boulevard	Los Angeles	90024	Orin R. Woodbury	310-474-8510
Enterprise Trust & Investment Company	15425 Los Gatos Boulevard	San Jose	95032	Marc J. Rebboah	408-358-5811
Farmers & Merchants Trust Company of Long Beach	302 Pine Avenue	Long Beach	90802	Daniel K. Walker	562-437-0011
Fiduciary Trust International of California	444 South Flower Street, 32th Floor	Los Angeles	90071	William R. Barrett	213-489-7400
First Union Trust Company of California	650 California Street	San Francisco	94108	Michael Heard	415-986-6699
Mellon Trust of California	400 South Hope Street	Los Angeles	90071	David F. Lamere	213-680-7223
Trust Company of the West	865 South Figueroa Street	Los Angeles	90017	Robert A. Day	213-244-0000
Western Financial Trust Company	17911 Von Karman Avenue	Irvine	92714	William P. Foley, II	949-622-5000
Whittier Trust Company	1600 Huntington Drive	South Pasadena	91030	Michael J. Casey	626-441-5111

## 2002 Foreign Bank Financial Data

### Statement of Financial Condition as of December 31, 2002 (in thousands of dollars)

Number of institutions.....43

Assets.....

Cash & due from banks .....	\$1,034,485
U.S. treasury Securities .....	77,881
U.S. government obligations.....	62,237
Foreign government securities .....	67,127
Mortgage-backed securities .....	236,903
Other asset-backed securities .....	141,587
All other securities .....	832,601
Federal funds sold - U.S. Depository institutions .....	236,981
Federal funds sold - With others .....	0
Total loans .....	11,850,852
Trading account assets.....	23,088
Customers liability (U.S. addressees) .....	40,751
Customers liability (non-U.S. addressees).....	1,121
Other claims on nonrelated parties .....	114,048
Total claims on nonrelated parties .....	14,719,662
Net due from related banks .....	2,057,902
Total assets .....	\$16,777,564

#### Liabilities

Total deposits and credit balances .....	\$6,355,690
Federal funds purchased - U.S. depository institutions.....	552,935
Federal funds purchased - With others.....	311,490
Other borrowed money .....	2,547,773
Branch or agency liability on acceptances.....	42,070
Trading liabilities .....	15,343
Other liabilities from nonrelated parties .....	114,476
Total liabilities to nonrelated parties.....	9,939,777
Net due to related banks .....	6,837,787
Total Liabilities .....	\$16,777,564

**Statement of Income**  
**for the year ended December 31, 2002**  
**(in thousands of dollars)**

**Operating income**

Interest and fees on loans and leases .....	\$468,027
Interest on Federal funds Sold .....	3,136
Income on interbank placements and CDs purchased .....	24,585
Income on securities purchased under resale agreement.....	0
Interest and dividends on investment securities.....	36,685
Service charges, commissions & fees.....	53,836
Net profit/loss on foreign exchange trading.....	3,750
Income from head office, branches & wholly-owned subsidiaries .....	69,662
Other operating income.....	44,473
Total operating income.....	\$704,154

**Operating Expenses**

Salaries and employee benefits .....	\$68,598
Interest on time CDs of \$100,000 and over.....	35,176
Interest on all other deposits or credit balances.....	31,269
Interest expense - Federal funds purchased.....	16,983
Interest expense - securities sold under repurchase agreements.....	5,416
Interest on borrowings (other than H/O, branches, & wholly-owned subsidiaries) .....	63,589
Interest on borrowings from H/O, branches & wholly-owned subsidiaries.....	152,484
Other operating expenses.....	212,282
Provision for loan losses .....	63,626
Total operating expenses.....	\$649,423

Income before income taxes and securities gain or losses ..... 54,731

Net securities gains or losses..... (691)

Income before taxes..... 54,040

Applicable income taxes..... 16,974

Extraordinary item, net of tax effect..... 0

**Net income ..... \$37,066**

**SELECTED FINANCIAL DATA- CALIFORNIA OFFICES OF FOREIGN BANKS**

**As of December 31, 2002**

(In thousands of dollars)

<b>Name of Foreign Bank</b>	<b>Loans</b>	<b>Net due from related institutions</b>	<b>Total Assets</b>	<b>Total Deposits</b>	<b>Net due to related institutions</b>
Banca di Roma	99,758		245,203		237,118
Banco Agricola Comercial de El Salvador			7,630		7,627
Bank of Guam	4,369		5,095	3,212	1,768
Bank of India	70,061		85,247	3,464	49,153
Bank of Nova Scotia (The)	970,876		977,262	8	946,280
Bank of Taiwan	374,860		532,889	50,689	44,825
Bank of Tokyo-Mitsubishi, Limited (The)	1,272,660		1,309,002	48,369	1,233,808
Bank SinoPac	187,654		210,940	9,098	38,978
BBVA Bancomer, S.A.	303,476		497,746	393,655	100,255
BNP Paribas	794,597	1,665,993	2,844,318	2,451,834	
Canadian Imperial Bank of Commerce			1,347		1,347
Chang Hwa Commercial Bank, Ltd.	525,809		596,748	1,924	6,460
Chekiang First Bank, Limited	39,124	300,420	346,959	346,274	
Chiao Tung Bank Co., Ltd.	250,748		279,088	235,148	26,239
Commerzbank Aktiengesellschaft			2,500		2,500
Credit Lyonnais			2,274		1,397
Development Bank of Singapore, Ltd.	747,010		764,821	81,507	150,714
Dresdner Bank, A.G.			1,098		1,098
E. Sun Commercial Bank, Limited	108,483		153,958	3,614	10,624
Farmers Bank of China (The)	198,274		223,358		13,455
First Commercial Bank Los Angeles Branch	237,782		651,382	568,364	18,701
Hua Nan Commercial Bank, Ltd.	263,210		561,473	430,297	42,395
IntesaBci S.p.A.	73,451		75,153		74,772
Korea Exchange Bank	91,633		96,077	31	49,275
Krung Thai Bank Public Company Limited	15,901		20,828	1,373	18,293
Land Bank of Taiwan	191,653		247,398	213,600	14,509
Liu Chong Hing Bank, Ltd.	23,765	5,277	56,449	56,320	
Mizuho Corporate Bank, Ltd.	2,388,079		2,412,595	2,351	2,397,874
Oversea-Chinese Banking Corporation, Limited	125,891		127,294		127,000
Philippine National Bank	2,618		15,669	6,392	9,028
Shanghai Commercial Bank, Limited	264,693	82,427	380,250	378,853	
Shizuoka Bank, Ltd. (The)	589,927		912,242	708,164	8,056
Standard Chartered Bank	62	3,785	6,017	6,003	
State Bank of India	22,547		71,194	56	70,886
Sumitomo Mitsui Banking Corporation			2,009		2,009
Taipei Bank	129,350		258,603	201,344	19,569
Taiwan Business Bank	161,439		222,337	1,131	15,877
Thai Farmers Bank Public Company Limited	93		15,041	14	14,594
UFJ Bank Limited	932,898		1,032,929		988,258
United Mizrahi Bank, Ltd.	105,811		127,935	71,909	46,062
United Overseas Bank Limited			52,429	27,757	
United World Chinese Commercial Bank	219,610		225,208	51,687	26,949
Woori Bank	62,680		119,569	1,248	20,034

## Agencies and Branch Offices of Foreign (Other Nation) Banks as of December 31, 2002

Name	Street	City	Zip Code	Contact	Phone
Banca di Roma S.p.A.	One Market Street, #1000	San Francisco	94105	Luca Balestra	415-357-0800
Banco Agrícola Comercial de El Salvador	1133 South Vermont Avenue	Los Angeles	90006	Oscar M. Rojas	213-388-3143
Bank of Guam	400 Montgomery Street	San Francisco	94104	Shirley Quitugua.	415-392-1670
Bank of India	555 California Street, Ste. 4646	San Francisco	94104	K R. Menon	415-956-6326
Bank of Nova Scotia (The)	580 California Street	San Francisco	94111	James S. York	415-986-1100
Bank of Taiwan	601 South Figueroa Street	Los Angeles	90017	Bruce Yang	213-629-6600
Bank of Tokyo-Mitsubishi, Limited (The)	777 South Figueroa Street	Los Angeles	90017	Osamu Uno	213-488-3700
Bank SinoPac	350 S Grand Ave., Ste. 1650	Los Angeles	90071	Nelson Wang	213-437-4877
BBVA Bancomer, S.A.	444 South Flower Street, Ste. 100	Los Angeles	90071	Jose A Padilla	213-489-7245
BNP Paribas	180 Montgomery Street	San Francisco	94104	Alain Benard	415-956-0707
Canadian Imperial Bank of Commerce	10880 Wilshire Blvd, Ste. 1700	Los Angeles	90067	Paul Chakmak	310-446-3500
Chang Hwa Commercial Bank, Ltd.	333 South Grand Avenue	Los Angeles	90071	James Lin	213-620-7200
Chekiang First Bank, Limited	360 Pine Street	San Francisco	94104	Becky Mo	415-434-0783
Chiao Tung Bank Co., Ltd.	333 West San Carlos Street	San Jose	95110	Y. S Chiu	408-283-1888
Commerzbank Aktiengesellschaft	633 West Fifth Street	Los Angeles	90071	Christian Jagenberg	213-623-8223
Credit Lyonnais	515 South Flower Street, Ste. 2200	Los Angeles	90071	Dianne Scott	213-362-5900
Development Bank of Singapore, Ltd.	445 South Figueroa Street, Ste. 3550	Los Angeles	90071	Charles Ong	213-627-0222
Dresdner Bank, A.G.	355 South Grand Avenue, Ste. 3200	Los Angeles	90071	Edward Balazs	213-473-5400
E. Sun Commercial Bank, Limited	17700 Castleton, Ste. 500	City of Industry	91748	Benjamin Lin	626-810-2400
Farmers Bank of China (The)	601 South Figueroa Street	Los Angeles	90017	George C Lin	213-489-3972
First Commercial Bank Los Angeles Branch	515 South Flower Street	Los Angeles	90071	George Lin	213-362-0200
Hua Nan Commercial Bank, Ltd.	707 Wilshire Boulevard	Los Angeles	90017	George Chang	213-362-6666
IntesaBci S.p.A.	444 South Flower Street, Ste. 2350	Los Angeles	90071	Jack Wityak	213-624-0440
Korea Exchange Bank	777 South Figueroa Street	Los Angeles	90017	Yong Kim	213-683-0830
Krung Thai Bank Public Company Limited	707 Wilshire Boulevard, Ste. 3150	Los Angeles	90017	Ittisoonthorn Nuangyindee	213-488-9897
Land Bank of Taiwan	811 Wilshire Boulevard, Ste. 1900	Los Angeles	90017	Mayer Chen	213-532-3789
Liu Chong Hing Bank, Ltd.	601 California Street	San Francisco	94108	Ki H Chan	415-433-6404
Mizuho Corporate Bank, Ltd.	350 S. Grand Avenue, Ste. 1500	Los Angeles	90071	Shigeo Ishikawa	213-680-9855
Oversea-Chinese Banking Corporation, Limited	1000 Wilshire Blvd, Ste. 1940	Los Angeles	90017	Tiong S Seng Wee	213-624-1189
Philippine National Bank	3345 Wilshire Boulevard, Ste. 200	Los Angeles	90010	Francisco R Ramos	323-802-8000
Shanghai Commercial Bank, Limited	231 Sansome Street	San Francisco	94104	Philip Lee	415-433-6700
Shizuoka Bank, Ltd. (The)	801 South Figueroa Street	Los Angeles	90017	Hisatoshi Nakamura	213-622-3233

<b>Name</b>	<b>Street</b>	<b>City</b>	<b>Zip Code</b>	<b>Contact</b>	<b>Phone</b>
Standard Chartered Bank	790 East Colorado Boulevard	Pasadena	91101	Jim McCabe	213-330-8800
State Bank of India	707 Wilshire Boulevard, Ste. 1995	Los Angeles	90017	Soundara Kumar	213-623-7250
Sumitomo Mitsui Banking Corporation	555 California Street, Ste. 3350	San Francisco	94104	Yoshimi Miura	415-616-3000
Taipei Bank	700 South Flower Street	Los Angeles	90017	Herbert Lai	213-236-9151
Taiwan Business Bank	633 West Fifth Street	Los Angeles	90071	Ben M Chen	213-892-1260
Thai Farmers Bank Public Company Limited	350 South Grand Avenue, Ste. 3050	Los Angeles	90071	Pat Arunin	213-680-9331
UFJ Bank Limited	601 South Figueroa Street	Los Angeles	90017	Masao Hama	213-533-7400
United Mizrahi Bank, Ltd.	800 Wilshire Boulevard, 16th Floor, Penthouse	Los Angeles	90017	Rouso Menachem	213-362-2999
United Overseas Bank Limited	911 Wilshire Boulevard	Los Angeles	90017	Hoong Chen	213-623-8042
United World Chinese Commercial Bank	555 West Fifth Street, Ste. 3850	Los Angeles	90013	Thomas Tang	213-243-1234
Woori Bank	3360 W. Olympic Boulevard	Los Angeles	90019	Choong Lee	213-620-0747



## Representative Offices of Foreign (Other Nation) Banks as of December 31, 2002

Foreign Bank	Street	City	Zip Code	Contact	Phone
ABN AMRO Bank N.V.	300 South Grand Avenue	Los Angeles	90071	Catheryn Fuller	213-687-2050
Allied Irish Bank	601 South Figueroa Street	Los Angeles	90017	Warren J Guinane	213-622-4900
Asahi Bank, Ltd. (The)	350 South Grand Avenue	Los Angeles	90071	Naoki Ogake	213-473-3300
Banca Nazionale del Lavoro, S.p.A.	660 South Figueroa Street	Los Angeles	90017	Filippo Cattaneo	213-622-1400
Banco Do Brasil, S.A.	811 Wilshire Boulevard	Los Angeles	90017	Paulo Guimaraes	213-688-2996
Bank Julius Baer & Co., Ltd.	1900 Avenue of the Stars, Ste. 2701	Los Angeles	90067	Roger Wacker	310-286-0201
Bank of Montreal	350 South Figueroa Street, Ste. 215	Los Angeles	90017	Craig Ingram	
Bank of Scotland	660 South Figueroa Street	Los Angeles	90017	J. C Wilson	213-629-3057
Barclays Bank PLC	101 California Street	San Francisco	94111	Robert McKillip	415-765-4700
BNP Paribas	725 South Figueroa Street	Los Angeles	90017	Alain Benard	213-488-9120
KBC Bank N.V.	515 South Figueroa Street	Los Angeles	90071	Thomas G Jackson	213-624-0401
Mizuho Corporate Bank, Ltd.	One Market, Spear Tower, Ste. 1610	San Francisco	94105	Masao Nakagawa	415-981-3131
Natexis Banques Populaires	1901 Avenue of the Stars, Ste. 1901	Los Angeles	90067	Mark Harrington	310-203-8710
Rabobank Nederland	4 Embarcadero Center	San Francisco	94111	Elizabeth Hund	415-986-4258
SanPaolo IMI S.p.A.	444 South Flower Street, Ste. 4550	Los Angeles	90071	Donald W Brown	213-489-3100
Siam Commercial Bank PCL	601 South Figueroa Street, Ste. 3575	Los Angeles	90017	Jose A Crestejo	213-614-1805
Societe Generale	Four Embarcadero Center	San Francisco	94111	David Grant	415-646-7269
The Royal Bank of Scotland plc	425 California Street, Ste. 2000	San Francisco	94101	Marti A MacInnes	
WestLB AG	633 West Fifth Street, Ste. 6750	Los Angeles	90071	Robert F Edmonds	213-623-0009

### Foreign (Other State) Bank Facilities as of December 31, 2002

Name	Street	City	Zip Code	Contact	Phone
American Express Bank, Ltd.	525 Market Street, 38th Floor	San Francisco	94105	Andrew Chiu	415-227-2710
American Express Trust Company	11835 West Olympic Blvd, Ste. 900	Los Angeles	90064	Alan D Morgenstern	612-671-2128
American Sterling Bank, A N.A.	1 Sterling	Irvine	92618	John Tolley	949-588-5000
Bank of Hawaii dba Pacific Century Trust	2040 S Hacienda Blvd	Hacienda Hts	91745	Joseph Cochran	626-330-3361
Bank of New York (The)	10990 Wilshire Boulevard, Ste. 1125	Los Angeles	90024	Lisa Y Brown	310-996-8650
BankOne, Arizona, N.A.	4695 MacArthur Court #1550	Newport Beach	92660	Frank Bonder	949-224-4300
BankOne, N.A.	777 South Figueroa Street	Los Angeles	90017	Gloria Loving	213-683-4900
Bessemer Trust Company, N.A.	601 South Figueroa Street	Los Angeles	90017	Donald J Herrema	213-892-0900
Boston Safe Deposit and Trust Company	One Embarcadero Center, Ste. 2200	San Francisco	94111	Esty D Lawrie	415-397-0600
Chase Manhattan Bank USA, N.A.	3700 State Street, #110	Santa Barbara	93105	Nikki Jordan	805-898-3888
City Bank	4590 MacArthur Boulevard, Ste. 175	Newport Beach	92660	Douglas R Weld	808-535-2500
City National Bank	17748 Skypark Boulevard	Irvine	92614	Dave Vida	949-225-1900
Comerica Bank	1920 Main Street	Irvine	92714	David G Braun	949-476-1933
Compass Bank	14 Auto Mall Drive	Irvine	92718	Rocky Chandler	949-472-0509
Deutsche Bank Trust Company Americas	1761 East St. Andrew Place	Santa Ana	92705	Sandra L West	714-247-6000
Fiduciary Trust Company International	444 South Flower Street, 32th Floor	Los Angeles	90071	Karen Cruz	213-489-7400
First Hawaiian Bank	180 Montgomery Street, 25th Floor	San Francisco	94104	John Coltrin	
First International Capital	350 South Grand Ave, Ste. 2250	Los Angeles	90071	Lou Malesci	
Fleet National Bank	435 Tasso Street, Ste. 250	Palo Alto	94301	Lee Merkle-Raymond	650-470-4100
Harris Trust and Savings Bank	One Market Street, Spear Tower, Ste. 1515	San Francisco	94105	William A Bishop	415-354-7500
Mellon Bank, N.A.	400 South Hope Street, 5th Floor	Los Angeles	90071	Benjamin Pester	213-553-9566
National Fiduciary Services, N.A.	2740 Fulton Avenue, Ste. 108	Sacramento	95821	Catherine West	916-485-9755
Northern Trust Company of Connecticut, The	580 California Street, Ste. 1300	San Francisco	94104	Clayton C Jue	415-765-6412
Offitbank	150 California Street, 20th Floor	San Francisco	94111	Albert C Bellas	415-273-7090
PNC Bank, N.A.	2 North Lake Avenue	Pasadena	91101	Maggie Cannan	323-488-9430
State Street Bank and Trust Company	One Market Street, Steuart Tower, 17th Floor	San Francisco	94105	Martha Johnson	415-836-9814
Sunrise Bank of Arizona	4695 MacArthur Court, 11th Floor	Newport Beach	92660	Grady Kjesbo	949-798-6123
Union Planters Bank, N.A.	101 Pacifica, Ste. 270	Irvine	92618	Kay Bonds	949-753-7860
United States Trust Company	1750 Montgomery Street	San Francisco	94111	Lucia B Santini	415-433-1068
Wachovia Bank, National Association	333 South Grand Avenue	Los Angeles	90071	Dennis Ainspro	213-627-7081
Wells Fargo Bank Minnesota, N.A.	36 Executive Park, Ste. 110	Irvine	92614	Sanjay Patel	949-251-4300
Wells Fargo Financial Bank	1870 West Carson Street	Torrance	90501	John B Keilholz	310-533-8777
Wells Fargo Northwest, N.A.	23201 Lake Center Drive, Ste. 301	Lake Forest	92630	Christopher Tillack	949-465-1920

## 2002 Savings and Loan Data

### Statement of Financial Condition as of December 31, 2002

Number of Institutions..... 1

#### Assets

Cash and due from banks.....	25,866
Securities.....	82
Federal funds sold .....	6,000
Loans & leases (net).....	302,090
Less: loan loss reserves .....	1,880
Other real estate owned .....	-
Bank premises, equipment, etc. ....	270
Other assets .....	5,128
<b>Total Assets .....</b>	<b>\$337,556</b>

#### Liabilities and capital

Total deposits .....	214,236
Other borrowed money .....	94,898
Other liabilities .....	1,572
Total Liabilities.....	310,706
Equity Capital.....	26,850
<b>Total Liabilities and Capital .....</b>	<b>\$337,556</b>

**Statement of Income**  
**For the Year ending December 31, 2002**  
(in thousands of dollars)

**Interest Income**

Loans .....	\$5,075
Deposits and investment securities .....	142
Mortgage pool securities .....	0
Amortization of deferred gains on asset hedges .....	0
Total interest income .....	\$5,217

**Interest Expense**

Deposits .....	\$1,013
Borrowings .....	1,092
Subordinated notes .....	0
Total interest expense .....	\$2,105

Net interest income .....	3,112
Provision for loan loss .....	0

**Noninterest income**

Service fees and charges .....	\$308
Sale of assets .....	0
All other noninterest income .....	60
Total noninterest income .....	\$368

**Noninterest expense**

Salaries .....	\$723
Premises and fixed assets .....	230
Other noninterest expense .....	360
Total noninterest expense .....	\$1,313

Income before income taxes and extraordinary items .....	\$2,167
Income tax .....	892
Income before extraordinary items .....	1,275
Extraordinary items .....	0
<b>Net income .....</b>	<b>\$1,275</b>

## PROFILE OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

(In millions of dollars)

PERIOD ENDING	12/31/1999	12/31/2000	12/31/2001	12/31/2002
Number of Savings and Loan Associations	4	3	1	1
Loans & Leases (Net)*	1,506.4	635.8	277.8	302.1
Reserve for loans	13.7	5.3	1.6	1.9
Total Assets	2,161.1	1,315.6	305.6	337.6
Total Deposits	1,752.5	1,109.2	204.2	214.2
Total Equity Capital	182.5	116.6	22.6	26.9
Noncurrent Loans & Leases**	2.7	2.2	0.3	0.0
Total Past Due Loans & Leases***	6.5	2.8	0.3	0.0
Other Real Estate Owned	0.2	0.5	0.0	0.0
Interest Earned	145.2	87.3	22.8	21.4
Interest Expense	81.3	43.4	12.8	9.2
Net Interest Income	63.8	43.9	10.0	12.2
Noninterest Income	13.8	7.0	1.3	1.3
Loan Loss Provision	0.7	0.5	0.2	0.2
Noninterest Expense	32.0	25.2	4.8	5.2
Net Income	25.9	15.5	3.7	4.8
Return on Assets#	1.20	1.18	1.23	1.41
Return on Equity#	14.21	13.26	16.53	17.77
Net Interest Margin#	2.95	3.34	3.26	3.62
Loans & Leases/Deposits	85.96	57.32	136.03	141.01
Loans & Leases/Assets	69.71	48.33	90.88	89.49
LLR/Total Loans	0.91	0.83	0.57	0.62
Equity Capital/Assets	8.44	8.86	7.41	7.95
Noncurrent Loans&Leases/Total Loans&Leases**	0.18	0.34	0.10	0.00
Tot. Past Due Loans&Leases/Total Loans&Leases	0.43	0.44	0.10	0.00
Reserves for Loans/Noncurrent Loans&Leases**	498.25	245.11	586.03	-

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

# Aggregate, annualized return

## Selected Financial Data—Savings and Loan Associations

(as of December 31, 2002)

(In Thousands of Dollars)

Name of Bank	Location	Assets	Loans & Leases	Deposits	Capital	Net Income	ROA	ROE
Malaga Bank, S.S.B	Palos Verdes Estates	337,556	302,090	214,236	26,850	4,770	1.41	17.77

### Savings and Loan Association as of December 31, 2002

Name	Street	City	Zip Code	Contact	Phone
Malaga Bank, S.S.B.	2514 Via Tejon	Palos Verdes Estates	90274	John R Polen	310-375-9000

## Transmitters of Money Abroad as of December 31, 2002

Name	Street	City	State	Zip Code	Contact	Phone
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York	NY	10285	Anne Schepp	212-640-5100
Amparo's Foreign Exchange, Inc.	233 Sansome Street	San Francisco	CA	94104	Alaine M Gallanosa	415-362-0426
Anh Minh Money Transfer, Inc.	9211 Bolsa Avenue, Ste. 104	Westminster	CA	92683	Lu Tran	714-893-4348
Armenian Express, Inc.	620 South Glendale Avenue #J	Glendale	CA	91205	Narine Hovhannisyan	
Associated Foreign Exchange, Inc.	201 Sansome Street	San Francisco	CA	94104	Fred Kunik	415-781-7683
Bancomer Transfer Services, Inc.	16825 Northchase Drive	Houston	TX	77060	Moises Jaimes	281-765-1500
BancoSal, Inc.	1054 North Western Avenue	Los Angeles	CA	90029	Sonia Salgado	323-468-0366
Banmetropolitano Corporation, a Non-bank Affiliate of Banco	1101 South Vermont Avenue	Los Angeles	CA	90006	Sonia Vela	213-427-7622
BPI Express Remittance Corporation	2233 Gellert Boulevard	South San Francisco	CA	94080	Eugenio Lotho	650-878-0292
Comercial dos Acores, Inc.	2-B North 33rd Street	San Jose	CA	95116	Carlos A Reis	408-251-8081
Cong Ty Chuyen Tien Viet Nam, Inc.	9304 Bolsa Avenue	Westminster	CA	92683	Muoi Huynh	714-901-4911
Del Agro Corporation USA	184 South Vermont	Los Angeles	CA	90004	Luis Cordon	213-637-9730
Dolex Dollar Express, Inc.	700 Highlander Blvd., Ste. 450	Arlington	TX	76015	Raul Limon	817-548-4700
Dollar America Exchange, Inc.	2000 Wyatt Drive	Santa Clara	CA	95055	Ben Javellana	408-748-9711
Dollars Express International, Inc.	13916F Brookhurst Street	Garden Grove	CA	92843	Jeannie Vo	714-590-6162
Ecuaworld Travel Agency, Inc.	3023 West Sixth Street	Los Angeles	CA	90020	Jose I Viteri	213-388-1990
El Camino Transferencias, Inc.	225 Broadway Ave, Ste. 1425	San Diego	CA	92101	Jorge de Montellano	619-243-2206
Espirito Santo E Comercial de Lisboa, Inc.	1638 Alum Rock Avenue	San Jose	CA	95116	Francisco A Da Costa Lobo	973-589-2042
Express Padala (USA)	215 South Vermont Street	Los Angeles	CA	90004	Rodolfo " Aquino	213-229-4404
FinMex, Inc.	315 West 9th Street	Los Angeles	CA	90015	David Granades	213-489-3751
Giromex, Inc	2635 Camino del Rios	San Diego	CA	92108	Juan C Lebrija	619-688-9800
Girosol Corp	16666 NE 19th Avenue	Miami Beach	FL	33162	Lorenzo Delzpoppo	305-944-1424
Grace Foreign Exchange Corporation	870 Market Street	San Francisco	CA	94102	Cyrus C Santa Maria	415-956-2860
Integrated Payment Systems Inc.	6200 South Quebec Street, Ste. 210AS	Greenwood Village	CO	80111	Phyllis Skene-Stimac	303-488-8237
International Money Transmissions Systems, Inc.	1554 So Western Avenue	Los Angeles	CA	90006	Hugo Davila	323-731-3426
JOM Corporation of Illinois	8321 Stewart and Gray Road	Downey	CA	90241	Omar F Ruiz	562-622-0203
LBC Mundial Corporation	362 East Grand Avenue	South San Francisco	CA	94080	Hugo Bonilla	650-873-0750
LBP Remittance Corp	8215 A Woodman Avenue	Panorama City	CA	91402	Loreta Peserio	818-989-2780
Le's Intercontinental Money Transfer, Inc.	14546 Brookhurst Street	Westminster	CA	92683	Stephanie Truong	714-839-0822
Lucky Money, Inc.	1111 Mission Street	San Francisco	CA	94103	Rene Medina	415-864-8367
Maniflo Money Exchange, Inc.	1442 Highland Avenue	National City	CA	91950	Florino Agpaoa	619-474-1547
MoneyGram Payment Systems, Inc.	7401 West Mansfield Avenue	Lakewood	CO	80235	Philip Milne	800-926-9400
Motran Services, Inc.	6808 Atlantic Avenue	Bell	CA	90201	Esteban De La Paz	323-562-5589

Name	Street	City	State	Zip Code	Contact	Phone
Multivalores, Inc.	856 A South Vermont Street	Los Angeles	CA	90005	Enrique Orellana	213-427-8950
Naunihal Currency Exchange, Inc.	30030 Mission Boulevard	Hayward	CA	94544	Sarab Sandhu	
Occidente Corporation, USA	741 South Vermont Avenue	Los Angeles	CA	90005	Carlos Donis	213-385-8578
Order Express, Inc.	3934 W. 26th Street, #202	Chicago	IL	60623	Fernando Miranda	773-257-0333
Orlandi Valuta, Inc.	6200 So. Quebec Street	Englewood	CO	80111	Phyllis Skene-Stimac	303-488-8237
Pan Asian Currency Exchange Corporation	1939 Alum Rock Avenue	San Jose	CA	95116	Anita L Papa	408-251-1250
PayPal, Inc.	303 Bryant Street	Mountain View	CA	94041	John Muller	650-864-8000
Pekao Trading Corporation	5395 North Milwaukee Avenue	Chicago	IL	60630	Andrew Dachman	773-774-8787
PNB Remittance Centers, Inc.	3345 Wilshire Boulevard	Los Angeles	CA	90010	Rommel R Garcia	323-802-8050
RCBC California International, Inc.	39 St. Francis Square	Daly City	CA	94015	Jose Santos	650-757-0500
Regent Forex, Inc.	1114 No Vermont Avenue	Los Angeles	CA	90029	Tomas J Castro	323-665-8810
RIA Telecommunications Inc.	575 Lexington Avenue	New York	NY	10022	Al McCown	212-754-1750
Ruesch International, Inc. D.C.	700 Eleventh Street, N.W.	Washington	DC	20001	Jeanette Weaver	800-424-2923
Saigon Central Post, Inc.	9455 Bolsa Avenue Ste. E	Westminster	CA	92683	Peter Nguyen	714-531-2700
Servicio UniTeller, Inc.	6 Prospect Street	Midland Park	NJ	7432	D. Z Ezekowitz	201-251-8771
Sigue Corporation	1518 San Fernando Road	San Fernando	CA	91340	Manuel J Diaz	818-493-5101
Sonali Exchange Co. Inc.	211 East 43rd Street	New York	NY	10017	Kazi Asaduzzaman	212-808-0791
Thomas Cook Inc.	Scotia Plaza	Toronto	On	M5C 2W1	Lisa Douglas	416-359-3700
Travelex Currency Services Inc.	Scotia Plaza	Toronto	On	M5C 2W1	Lisa Douglas	416-359-3700
U.S. Tour & Remittance Inc.	2483 Alvin Avenue	San Jose	CA	95121	Dong Huynh	408-270-9890
Vigo Remittance Corporation	33 West 46th Street	New York	NY	10036	Helio Gusmao	212-921-1522
Western Union Financial Services, Inc.	6200 S. Quebec Street	Englewood	CO	80111	Phyllis Skene-Stimac	303-488-8000



### Issuers of Payment Instruments as of December 31, 2002

Name	Street	City	State	Zip Code	Contact	Phone
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York	NY	10285	Dave Whittman	212-640-5100
Comdata Network Inc. of California	5301 Maryland Way	Brentwood	TN	37027	Michael Sheridan	615-370-7000
Continental Express Money Order Co. Inc.	1108 East 17th Street	Santa Ana	CA	92701	Fred Kunik	714-569-0300
GroupEx Financial Corporation	14849 Firestone Boulevard	La Mirada	CA	90638	Jeanette Weaver	714-690-8323
Integrated Payment Systems Inc.	6200 South Quebec Street	Englewood	CO	80111	Phyllis Skene-Stimac	303-488-8000
MoneyGram Payment Systems, Inc.	7401 West Mansfield Avenue	Lakewood	CO	80235	Philip Milne	800-926-9400
Travelers Express Company	1550 Utica Avenue South	Minneapolis	MN	55416	Philip Milne	952-591-3000
Vigo Remittance Corporation	33 West 46th Street	New York	NY	10036	Helio Grusmao	212-921-1522
Wells Fargo & Company	633 Folsom Street	San Francisco	CA	94107	Paul Shimotake	415-396-1788
Western Union Financial Services, Inc.	6200 S. Quebec Street	Englewood	CO	80111	Phyllis Skene-Stimac	303-488-8000

### Issuers of Travelers Checks as of December 31, 2002

Name	Street	City	State	ZIP Code	Contact	Phone
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York	NY	10285	Dave Whittman	212-640-5100
Citicorp Services, Inc.	Citicorp Plaza - Ninth Floor	Chicago	IL	60631	Helen Roppel	312-977-5000
Interpayment Services, Ltd.	Scotia Plaza, 100 Yonge St	Toronto	ON	M5C 2W1	Lisa Douglas	416-981-2192
Thomas Cook, Inc.	Scotia Plaza, 100 Yonge Street	Toronto	ON	M5C 2W1	Lisa Douglas	416-981-2192
Travellers Cheque Associates, Ltd.	c/o American Express Company	New York	NY	10285	Ann Schepp	212-640-5100

### Business and Industrial Development Corporations as of December 31, 2002

Name	Street	City	ZIP Code	Contact	Phone
CNL Commercial Lending, Inc., A California BIDCO	26137 La Paz Road, Ste. 102	Mission Viejo	92691	James M Seneff, Jr.	949-452-0922
State Assistance Fund for Enterprise, BIDCO	1211 N. Dutton Ave, Ste. D	Santa Rosa	95401	Mary Jo Dutra	707-577-8621